

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 January 8, 2025 General Meeting 8:30 AM

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

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

Roll Call 8:30 A.M.

1. Approval of Agenda**

Approve Agenda for January 8, 2025

⇒ 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 October 9, 2024
- b. Approval of the Minutes of December 11, 2024
- c. Correspondence
 - i). Correspondence Dated December 1, 2024 from ATU President, Luis Montoya, Announcing Removal of Trustee Sam Hernandez From the Fresno City Employees Health and Welfare Board of Trustees
 - ii). Correspondence Dated December 2, 2024 from ATU President, Luis Montoya, Appointing Eric Hoopingarner as Trustee
- d. Blue Shield of California

- i). Notice of Potential Breach From Blue Shield of California Dated November 14, 2024 and Ratify Action by Chairperson and Vice Chairperson of Response
- e. SimpleBehavioral
 - i) Utilization report
- f. United HealthCare
- g. OptumRx
 - i). Executive Summary and Comparative Executive Summary Commercial
 - ii). Executive Summary and Comparative Executive Summary EGWP
 - iii). Correspondence Dated December 3, 2024 Regarding Update to HIV PrEP Coverage
 - iv). Correspondence Dated December 9, 2024 Announcing New Diabetes GLP-1 Prescriber Edit Effective February 1, 2025
 - v). Correspondence Dated December 16, 2024 Providing Notice of 2026 Medicare Advantage and Part D Proposed Rule
 - vi). Correspondence Dated December 16, 2024 Regarding Commercial Rebate Payments for 2Q 2024
 - vii). Correspondence Dated December 16, 2024 Regarding EGWP Rebate Payments for 2Q 2024
 - viii). Correspondence Dated December 30, 2024 Regarding Walgreens Change Policy on GLP-1 90-Day Supply
- h. Delta Dental
 - i). Financial Reporting Package
- i. SimpleMSK
 - i). Utilization report
- j. EyeMed
- k. Teladoc
 - i). Utilization report
- I. EPIC
 - i). Member Announcements for 2025
 - ii). Utilization report
- m. Body Scan International
 - i). Utilization report
- n. Fiduciary Policy
 - i). Ratification of the Chairperson and Vice Chairperson's Execution of the Fiduciary Application
- o. Gag Clause Attestation
 - i). Ratify Chairperson's Attestation Pertaining to Gag Clause
- p. HealthComp/Personify Health Name Change
 - i). Ratify Chairperson and Vice Chairperson's Approval of Member Correspondence and ID Cards for the HealthComp Name Change to Personify Health

5. General Calendar

- a. Personify Health
 - i). Claim and Benefits Reports
 - ii). Specific Stop-Loss Reports
 - iii). Turnaround Time Reports
 - iv). Subrogation
 - v). Personify Health HCOnline Complaints

Review and Discuss

vi). HCOnline Open Enrollment Sunset of Platform

Review and Discuss

vii). Employer Mandate Reporting -Personify Health 1094/1095 Process

Review and Discuss Employer Mandate Reporting -Personify Health 1094/1095 Process

viii). Review of Vendor Contracts and Business Associates Agreements

Review and Discuss Status of Vendor Contracts and Business Associates Agreements

- b. Appeals
- c. International Foundation of Employee Benefit Plans Conference 2024
 - i). Discuss Attendance and Information From The International Foundation Employee Benefit Conference 2024
- d. International Foundation of Employee Benefit Plans Conference 2025
 - i). Review, Discuss and Approve Attendance For International Foundation Employee Benefit Conference 2025

⇒Action as required

- e. OptumRx Membership Announcement Regarding Filling Prescriptions
 - i). Review, Discuss and Approve OptumRx's Membership Flyer Regarding Filing Prescriptions

⇒Action as required

6. Consultant's Report

- a. COVID-19 Annual Report
 - i). Review and Discuss COVID-19 Annual Report
- b. Elite Medical -Vaccinations/Screenings
 - i). Review and Discuss Results from 2024 Vaccination and Screening Event
- c. Vendor Rates and Submissions for 2025-2026 Fiscal Year
 - i). Body Scan International Renewal

Review, Discuss, and Approve Body Scan International's Renewal Effective July 1, 2025

ii). Delta Dental

Review, Discuss, and Approve Delta Dental Renewal Effective July 1, 2025

⇒Action as required

iii). Rael and Letson

Review, Discuss, and Approve Rael and Letson Renewal Effective July 1, 2025

⇒Action as required

d. Fiduciary Liability Renewal

Review, Discuss, and Approve Fiduciary Liability Renewal Effective January 15, 2025

⇒Action as required

e. MedExpert

Review, Discuss, and Approve retention of MedExpert for Mental Health Parity Testing

⇒Action as required

f. Financial Projections for the 2025-2026 Fiscal Year

Review and Discuss Financial Projections

g. Contribution Rates for the 2025-2026 Fiscal Year

Review, Discuss, and Approve Contribution Rates for the 2025-2026 Fiscal Year

⇒Action as required

h. Submission of Benefits Reduction Percentage for Non-Contributory Participants for the 2025-2026 Fiscal Year

Review, Discuss, and Approve Benefit Reduction Percentage for Non-Contributory Participants for the 2025-2026 Fiscal Year

⇒Action as required

i. OptumRx -Price Edge

Review, Discuss, and Approve Optum Rx Price Edge

⇒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

5

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

- * The meeting room is accessible to the physical disabled. If you require a disability related modification or accommodation to participate in the meeting, notify HealthComp Administrators at (559) 499-2450.
- ** All writings, including Agendas, distributed prior to or during any Regular or Special Meeting are available for public inspection during regular business hours at the offices of HealthComp Administrators located at 621 Santa Fe, Fresno CA.
- ***Provides an opportunity for members of the public to address the Board of Trustees on items of interest to the public within the Board of Trustees jurisdiction or items on the Agenda. It is the policy of the Board of Trustees not to answer questions impromptu but refer such matters to the Administration Office for placement on the next Agenda. Speakers should limit their comments to no more than three (3) minutes. No more than ten (10) minutes per issue will be allowed. For items which are on the Agenda for this meeting, members of the public will be provided an opportunity to address the Board of Trustees before a vote is taken on each item.

NOTICE APPEALS COMMITTEE

Next Meeting: Monday, February 3, 2025 at 4:00 p.m.

Committee Members to Attend: Anna Pine, Kim Jackson, Jennifer Misner



ADMINISTRATION OFFICE



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FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST MINUTES OF THE REGULAR BOARD MEETING October 9, 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 9:10 A.M., Wednesday, October 9, 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:

Jeff Lablue William Dearson Sam Frank

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

EMPLOYEE TRUSTEES ABSENT: Sam Hernandez

EMPLOYER TRUSTEES PRESENT:

Jennifer Misner Georgeanne White TJ Miller

EPIC

Sara Santana

EMPLOYER TRUSTEES ABSENT:

OTHERS PRESENT:

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

Carolyn Martinez

Amy Speakman

Body Scan International Bill Penzo

Rael & Letson
David Broome

Andrew Desa Megan Aukema Joseph Feliciani

Law Office of Michael E. Moss

FORCE Cheri Detweiler

Optum Rx

SimpleMSK/SimpleBehavioral

Sandra Carnahan

Benefits, COF Phillip Carbajal

Mike Moss

1

- Item 1 Approval of Agenda A Motion was made by Trustee Sam Frank and Seconded by Trustee Kim Jackson to approve the agenda. The Motion was unanimously approved.
- Item 2 Executive Session None
- Item 3 Public Discussion None
- Item 4 Consent Calendar Vice Chairperson Georgeanne White pulled item 1.h. A Motion was made by Trustee Sam Frank and Seconded by Trustee Keola Park to approve the balance of the Consent Calendar. The Motion was unanimously approved.

Item 1.h. – Board of Trustee and Appeals Meeting Calendar 2025 - Vice Chairperson Georgeanne White explained a potential conflict for several of the Trustees with the June 11, 2025 meeting as it will be during City of Fresno budget discussions. Mr. Tom Georgouses informed the Trustees that historically the decision has been made to bypass the June meeting date. A Motion was made by Vice Chairperson Georgeanne White and Seconded by Trustee Sam Frank to approve the 2025 schedule with the understanding the June 11, 2025 meeting may need to be rescheduled or bypassed. 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 September 30, 2024.
- ii. **Specific Stop-Loss Reports** Mr. Tom Georgouses reviewed the reports on Specific Stop-Loss for the policy ending June 30, 2024 and June 30, 2025.
- iii. Turnaround Time Reports Mr. Tom Georgouses reviewed the reports related to claim processing turnaround time for September 2024.
- 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 reported there were no new complaints to report.

- vi. HCOnline Open Enrollment Sunset of Platform - Mr. Tom Georgouses explained that HealthComp will sunset the HCOnline Open Enrollment platform effective January 1, 2025. Mr. Georgouses stated his understanding that the City of Fresno is working on an engagement with a vendor for HRIS services which will include the capability to perform open enrollment services although likely the solution will not be in place by the 2025 open enrollment period for the Trust. Mr. Georgouses went on to explain that if the City of Fresno does not have an HRIS vendor in place for the 2025 open enrollment, HealthComp will maintain the existing open enrollment platform for 2025 although upgrades will be not be available to the platform. Trustee Kim Jackson confirmed the City of Fresno is in the process of engaging an HRIS vendor.
- vii. Review of Vendor Contracts and Business Associates Agreements Mr. Tom Georgouses explained he is working with Mr. Moss on the new HealthComp agreement. A meeting will be scheduled with the subcommittee to review all the contracts upon completion of the HealthComp agreement.
- viii. **Update and** Discussion Regarding HealthComp Name Change - Mr. Tom Georgouses referred to the client impact guide and provided an explanation of the rollout of the name change from HealthComp to Personify Health on January 1, 2025. After much discussion, a Motion was made by Trustee Sam Frank and Seconded by Trustee Jennifer Misner to provide a notice to members by mail in December of 2024 regarding the name change utilizing a HealthComp envelope to minimize confusion; to provide the member communication to the City of Fresno to send out an email blast; to provide new ID cards to members with the Personify Health name; and to provide authority to the Chairperson and Vice Chairperson to approve the member communication and ID cards. The

Motion was unanimously approved.

- b. Appeals None
- c. OptumRx
 - i. Humira and Stelara Biosimilar Management for January 1, 2025 - Ms. Amy Speakman, a representative from OptumRx, provided an update on the Humira change effective January 1, 2025. Humira will exclude patients new to therapy and offer a preferred FDA-approved adalimumab biosimilar. Humira will remain available for existing members.
 - ii. GLP-1 Market Supply Disruptions and Optum Home Delivery Pharmacy - Ms. Carolyn Martinez. a representative from OptumRx, explained all pharmacies are currently experiencing a manufacturer supply shortage with GLP-1 drugs. A temporary pause will be put on new prescriptions by mail order until the shortage is resolved.
 - iii. **Price Edge –** Ms. Carolyn Martinez explained the Price Edge Program that can be offered at no cost to the member or plan to enroll. Direction was given to OptumRx to provide further information and a proposed member communication regarding what happens when a prescription is not covered at the next Board of Trustee meeting.
 - d. IFEBP Conference 2025 Ms. Diana Cavazos explained four Trustees are eligible to attend the 2025 IFEBP Conference. Further discussion was deferred to next Board of Trustee meeting.

Item 6 Consultant's Report

a.) Financial Status and Reserves – Mr. David Broome referred to his memorandum. Mr. Broome reviewed the financial status for the fiscal year ending June 30, 2024 compared to the projections that were presented at the March 13, 2024 meeting. Mr. Broome stated that with consideration of stop-loss reimbursements the actual per member per month cost was within \$1.00 of the projection. Mr. Broome further reported the Reserve actual was at 3.9 months



compared to the projection of 3.8 months.

- b.) **Vendor Rates -** Mr. David Broome requested all proposed Vendor Rates changes for Fiscal Year 2025-2026 be submitted by December 15, 2024.
- c.) **Benefit Changes** This item was discussed above with item 3.b. above.
- d.) Fiduciary Liability Policy - Mr. David Broome referred to his memorandum. Mr. Broome explained the Trust Fiduciary Liability Policy has been with Chubb since 2013 and the limits of coverage were increased for the current policy to three million dollars from the previous one million dollar limit. Mr. Broome stated the policy quotes come through the broker NuWest. Mr. Broome explained the policy renews on January 15, 2025 and the renewal is pending release in early December. A **Motion** was made by Trustee Sam Frank and Seconded by Trustee Jeff LaBlue to give authority to the Chairperson and Vice Chairperson to review the quotes, to approve/bind coverage and take any further action necessary for renewal of the Trust Fiduciary Liability Policy. The **Motion** was **unanimously approved**.
- e.) **HMO Option RFP -** Mr. David Broome referred to his memorandum regarding the HMO Option RFP for the status. This item will be discussed further during the December 11, 2024 Special Board Meeting.
- f.) Membership Outreach Ms. Megan Aukema reviewed the outcome of the employee e-mail survey conducted regarding plan design changes. The survey was sent to 4,146 participants and overall, 1,524 participants responded. Mr. Broome stated that among those that responded, 218 participants indicated they were highly likely to switch to an HMO if it was offered.
- g.) Pharmacy Quarter 3 Marketing Update Report
 Mr. Joseph Feliciani referred to his memorandum regarding Quarter 3 Pharmacy Marketing Updates.

Item 7 Attorney's Report -

- a.) Consolidated Appropriation Act
 - i) Consolidated Appropriations Act;
 RxDC Reporting Mr. Mike Moss stated

the next filing is in June of 2025 and no action is needed at this time.

- ii) Consolidated **Appropriations** Act: Prohibition on Gag Clauses - Mr. Mike Moss stated plans must attest that it does not have any contracts with vendors that include Gag Clauses by December 31, 2024. Mr. Georgouses stated HealthComp is gathering confirmations from the relevant vendors regarding the lack of Gag Clauses in their contracts. A Motion was made by Trustee Sam Frank and Seconded by Trustee TJ Miller to have HealthComp confirm there are no gag clauses in any of the relevant contracts and to give authority to the Chairperson or Vice Chairperson to submit the attestation. The **Motion** was **unanimously approved**.
- b.) Mental Health Parity and Addiction Equity Act (MHPAEA) - Mr. Mike Moss stated that on September 9, 2024 final regulations were published. Mr. Moss explained compliance is mandatory and suggested MedExpert again be retained to conduct a review and prepare the necessary report with findings to confirm compliance. Mr. Broome reported he has contacted MedExpert to discuss a multi-year agreement necessary to confirm ongoing compliance. A Motion was made by Trustee Sam Frank and Seconded by Trustee Jennifer Misner to have Rael and Letson obtain a multi-year quote from MedExpert to conduct analysis of the Plan and authority to the Chairperson and Vice Chairperson to proceed with retention of the provider. The Motion was unanimously approved.
- c.) **Trust Agreement -** Mr. Mike Moss informed the Trustees the draft of the revised Trust Agreement will be reviewed at the next Board of Trustee meeting.
- Board Meeting Schedule A Motion was made by Trustee Sam Frank and Seconded by Trustee TJ Miller to have a Special Board meeting December 11, 2024 to discuss the HMO RFP bidders' proposals and for the next General Board of Trustee meeting to be on January 8, 2025. The Motion was unanimously approved.

Item 9 Future Agenda Items -

- 1. Vendor Rates
- **2.** Body Scan International Update and RFP for July 1, 2025
- 3. IFEBP Conference 2025
- 4. OptumRx Price Edge
- **5.** Fiduciary Liability Policy
- 6. Mental Health Parity and Addiction Equity Act
- **7.** Trust Agreement
- Item 10 Adjournment A Motion to adjourn was made by Trustee William Dearson and Seconded by Jesse Gonzalez. The Motion was unanimously approved, and the meeting adjourned at 11:31 AM.

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



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FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST MINUTES OF THE REGULAR BOARD MEETING December 11, 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 8:37 A.M., Wednesday, December 11, 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:

Jeff LaBlue William Dearson Sam Frank Anna Pine

Keola Park

Jesse Gonzalez Kim Jackson Shane Archer Terri Hauschel Eric Hoopingarner

EMPLOYEE TRUSTEES ABSENT:

EMPLOYER TRUSTEES PRESENT:

Jennifer Misner Georgeanne White

EMPLOYER TRUSTEES ABSENT:

TJ Miller

OTHERS PRESENT:

HealthComp

Tom Georgouses Diana Cavazos Blue Shield Linda Patron **EPIC** Sara Santana

Rael & Letson Optum Rx

David Broome Andrew Desa Carolyn Martinez

FORCE

Cheri Detweiler

Law Office of Michael E. Moss

Mike Moss

SimpleMSK/SimpleBehavioral

Joshua Oswald

Benefits, COF Phillip Carbajal Item 1 Approval of Agenda - A Motion was made by Vice Chairperson Georgeanne White and Seconded by Trustee Kim Jackson to approve the agenda. The Motion was unanimously approved.

Item 2 Public Discussion - None

Item 3 General Calendar

HMO Request for Proposals, Summary of a.) Proposals - Mr. David Broome referred to the Rael & Letson Summary of Proposals report regarding the proposals received from HMO bidders in response to a request for proposal for an effective date of July 1, 2025. Mr. Broome indicated that the Fresno City HMO committee including Jesse Gonzalez (CFPEA), Keola Park (FFA), and Jennifer Misner (Asst. City Manager) meet with Rael & Letson in the evaluation of the proposals prior to this December board meeting. Mr. Broome further referenced a hand-out included in the packet that provides the relevant average medical plan HMO renewals increases by bidder for their large group book of business for the past three years. Trustee Georgenne White asked how the bidders' rate guarantees work and how they compare to their historical average rate increases. Mr. Broome then reviewed the proposed schedule to determine the finalist bidder and implementation considerations. Trustee Jeff LeBlue asked if the purpose of today's meeting was to determine if the Board should proceed or not with the evaluation process and Mr. Broome confirmed that is correct.

> Mr. David Broome indicated that the bidders were provided with the Employee Survey which provided employee interest in enrolling in the employee contributions and HMO, demographic information. Mr. Broome reminded the Board that a detailed review of the employee survey was provided to the Board at the November meeting. Mr. Broome stated that the proposed Kaiser premiums are lower than the PPO cost. Trustee Sam Frank asked if the HMO plan could have a lower employee contribution than the PPO to encourage non-contributing employees to begin contributing by enrolling in an HMO plan. Mr. Broome said that having a lower payroll deduction for the HMO could cause a number of the low utilizing, younger employees to disenroll from the PPO plan and enroll in the HMO leaving the PPO plan with higher costs per capita.

Trustee Sam Frank asked if another survey to more accurately determine who will enroll in the HMO would yield more accurate enrollment and cost assumptions. Mr. Broome stated that there have been two employee surveys in five years. and they were done in different ways. The 2019 survey was used to conduct a claim-level analysis of employees that expressed interest in the HMO plan while the 2024 employee survey collected employee contribution and demographic information. Both surveys directionally concluded that the HMO will likely skew to enrolling younger, low utilizing employees leaving the PPO with higher per capita costs. Mr. Andrew Desa clarified the more credible actuarial method to accurately anticipate changes in enrollment and costs is to use demographic risk factors (vs. claim analysis).

Trustee Jeff LeBlue provided feedback from two insurance representatives from PORAC, a conglomeration of police agencies in California, which both said that their findings are that a Kaiser HMO plan will likely enroll the younger, healthier employees and may destabilize the finances of the PPO plan. Trustee LeBlue said that his research at a state level completely backs the findings of the Rael & Letson's analysis. Trustee Sam Frank said that the Fresno City contribution strategy was unique to what is found with many other plans, in that, the Fresno City plan has a non-contributing option and the number of employees choosing that option is growing. Trustee Jennifer Misner asked if Personify tracks dual covered employee and Ms. Diana Cavasos confirmed they do. Mr. Thomas Georgouses pointed out that the non-contributing plan out-of-pocket maximum is low creating an incentive to join the plan over the contributing PPO plan.

Trustee Georgeanne White pointed out that by her observations the city's employees and other City governments have an increasingly more transient workforce than in years past which could partially explain why the non-contributing plan continues to grow as the employee's lowest cost medical plan option from a payroll deduction standpoint. Several labor Trustees commented and agreed with this assessment.

Mr. David Broome referred to Section 7 -

Financial Analysis that showed three different scenarios assuming different levels of HMO enrollment and corresponding trend which are the two primary variables. He confirmed the model assumes that the HMO will only be offered to the contributing employees and non-contributing employees are not included. Mr. Broome clarified that the chart is a model, and not a prediction or a projection. The chart assumes that as HMO enrollment increases, the PPO cost trend also increases due to adverse selection against the PPO plan. The actual impact to the PPO cost trend will not be known until the HMO enrollment has stabilized. Trustee Georgeanne White asked Mr. Mike Moss about the Board's Fiduciary responsibilities related to financial insolvency of the plan and Mr. Moss confirmed that offering an affordable health plan is a consideration and the Board has a four-month minimum reserve month requirement that directly impacts employee contribution rates.

Mr. David Broome covered the benefit plan comparison between the PPO plan, the RFP's requested benchmark traditional HMO plan and the bidders' proposed benefit plan design. He covered the bidders' composite rates and multi-year rate guarantees. Trustee Jesse Gonzales asked how the HMO plan would be regulated and Mr. Mike Moss confirmed that the state's DMHC would regulate the HMO and not regulate the PPO plan. Mr. Broome covered the bidder's identified contractual deviations. There was a discussion about how coordination of benefits will work between the HMO and the PPO.

Mr. Jim Palmer from Kaiser requested to make comments and was allowed to do so. Mr. Palmer indicated that details of the Kaiser proposal were not presented, and a number of things were speculative that Kaiser will want to address such as their expectations of adverse selection to the self-funded PPO plan. Mr. Palmer indicated that Kaiser expects PPO trend will be significantly higher in the coming years compared to historical averages. Mr. Palmer advocated for adding a lowcost Kaiser HMO plan that was proposed to enroll the non-contributing employees into Kaiser at a lower employee contribution rate comparted to the PPO. Chairperson Shane Archer suggested that Kaiser can remain a part of the ongoing plan design strategy discussion.

After discussion, a **Motion** was made by Trustee Jeff Le Bleu and Seconded by Trustee Keola Park to table the current proposal review process until after the 2025 open enrollment period and to continue the plan design discussion thereafter. The **Motion** was **unanimously approved**.

Item 4 Future Agenda Items -

- 1. Restructuring of the Plan Design
- 2. Reinstated Trust Agreement
- Item 5 Adjournment A Motion to adjourn was made by Chairperson Shane Archer and Seconded by Trustee Keola Park. The Motion was unanimously approved, and the meeting adjourned at 11:05 am

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

Diana Cavazos

From:	ATU 1027 <atu1027fax@gmail.com></atu1027fax@gmail.com>
Sent:	Sunday, December 1, 2024 11:56 AM

To: Diana Cavazos

Subject: Re: Fresno City Employees H&W Trust Board Meeting October 9, 2024

This email originates outside Personify Health.

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,

Sam Hernandez will no longer be able to attend the meetings. Could you please send me the date for the next meeting so that I could send a representative.

Thanks,

Luis Montoya President B.A ATU Local 1027 (480) 431-9414

On Tue, Oct 8, 2024 at 10:19 AM Diana Cavazos dcavazos@healthcomp.com> wrote:

Hello

Attached you will find the meeting packet for the October 9, 2024 board meeting and updated parking instructions.

When arriving at the main entrance, let security know you are here for a H&W trust meeting with the City Manager.

You will take the elevator to the fourth floor, make your way to the right and to room 4017.

For any assistance once you arrive at the City Hall feel free to call Toni Machado at 559-621-7775.

AMALGAMATED TRANSIT UNION

Division No. 1027 • Fresno, California

1221 Van Ness Ave., Suite 304 Fresno, CA 93721



Phone (559) 442-4140 Fax (559) 442-0544

December 2, 2024
To Whom it may Concern:
This letter is to inform the Health and Welfare committee that Eric Hoopingarner will be the new representative for ATU Local 1027.
Sincerely,
Luis Montoya
President B.A
ATU Local 1027
(480) 431-9414

From: Thomas Georgouses

To: Georgeanne White; Michael Moss; shane archer

Cc: <u>Diana Cavazos</u>; <u>Thomas Georgouses</u>

Subject: RE: FW: Group Notification (2024-10-002692) for Privacy Incident

Date: Sunday, December 8, 2024 12:17:16 PM

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

image002.png image188110.png

Hi Shane:

Pursuant to our meeting on Wednesday, I understand you are good with the below. Please send your confirmation.

Thanks

Thomas Georgouses

SVP, Legal, HPA

Thomas.Georgouses@PersonifyHealth.com

F(559) 499-2464

personifyhealth.com

New brand, new site →



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v4 06

From: Thomas Georgouses

Sent: Monday, December 2, 2024 3:47 PM

To: Georgeanne White <Georgeanne.White@fresno.gov>; Michael Moss <mmoss@mossfirm.org>;

shane archer <sdarcher007@gmail.com>

Cc: Diana Cavazos | HealthComp <dcavazos@healthcomp.com>; Tom Georgouses

<tgeorgouses@healthcomp.com>

Subject: RE: FW: Group Notification (2024-10-002692) for Privacy Incident

Shane:

Have you had a chance to review the below?

Thanks

From: Georgeanne White < Georgeanne. White@fresno.gov>

Sent: Wednesday, November 20, 2024 1:06 PM

To: Michael Moss <<u>mmoss@mossfirm.org</u>>; shane archer <<u>sdarcher007@gmail.com</u>>

Cc: Diana Cavazos | HealthComp <dcavazos@healthcomp.com>; Tom Georgouses

<<u>tgeorgouses@healthcomp.com</u>>

Subject: RE: FW: Group Notification (2024-10-002692) for Privacy Incident

This email originates outside Personify Health.

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 concur that it does not rise to a reportable breach. I will defer to Shane to sign unless he wants me to.

From: Michael Moss < mmoss@mossfirm.org >

Sent: Wednesday, November 20, 2024 12:59 PM

To: shane archer <<u>sdarcher007@gmail.com</u>>; Georgeanne White <<u>Georgeanne.White@fresno.gov</u>>

Cc: Diana Cavazos | HealthComp < <u>dcavazos@healthcomp.com</u>>; Tom Georgouses

<tgeorgouses@healthcomp.com>

Subject: Fwd: FW: Group Notification (2024-10-002692) for Privacy Incident

External Email: Use caution with links and attachments

Shane and Georgeanne- I am forwarding an email from Blue Shield received by Tom and Diana. It concerns a "privacy incident" involving a Blue Shield subcontractor. The email and attachment are self-explanatory. Factually, the subcontractor sent PHI to the wrong Blue Shield entity, thereby creating a potential breach and HIPAA/HITECH violation.

However, I do not believe this situation arises to the level of a reportable breach. I have discussed it with Tom and Diana. It is my conclusion that they concur in my

assessment.

- 1. The forwarded file was not even opened by the other Blue Shield entity. Rather, it was sent back unopened/unread with an alert that the subcontractor needed to reroute it to our Blue Shield entity.
- 2. The incident involves an internal transfer of information and at no time were the files ever subject to access by malevolent actors or anyone else other than the initial recipient.
- 3. There is no evidence that any future release of the information might occur.

As such, it is my recommendation that the form Blue Shield sent Tom and Diana be filled out with a "no" after the first question about whether there is a breach or not. If you concur, one of you should mark that response to the first question, sign, date and then email back to Diana. She will submit it to Blue Shield.

Obviously, if you have any concerns or questions, do not hesitate to contact me for further discussion. If not, note that Blue Shield needs the document mid next week.

Accordingly, the TPA requests you get it to Diana no later

than next Tuesday, November 26.

Thank you for your patience and assistance on this. A very happy holiday to all.

----- Forwarded message ------

From: Thomas Georgouses < Thomas.Georgouses@personifyhealth.com >

Date: Tue, Nov 19, 2024 at 9:25 AM

Subject: FW: Group Notification (2024-10-002692) for Privacy Incident

To: Mike Moss (mmoss@mossfirm.org) <mmoss@mossfirm.org>

Mike:

Please see the below and attached from Blue Shield regarding a security incident. I will give you a call to discuss.

Thanks

Thomas Georgouses

Executive Vice President of General Counsel Thomas.Georgouses@PersonifyHealth.com **F**(559) 499-2464 personifyhealth.com

New brand, new site →



Confidentiality Notice: This email was securely sent using TLS Encryption. The contents, including attachments, are intended solely for the designated recipient(s) and may be confidential or privileged. Unauthorized use or distribution is prohibited and may be unlawful. Views expressed are solely those of the author and not necessarily of Personify Health, Inc. If you received this in error, please notify the sender and delete the email.

v4.06

From: Jeri, Yenny < Yenny.Jeri@blueshieldca.com > Sent: Thursday, November 14, 2024 5:47 PM

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

Cc: Patron, Linda < <u>Linda.Patron@blueshieldca.com</u>>; Hammack, Georgia

<<u>Georgia.Hammack@blueshieldca.com</u>>; Walusko, Adrianne

<a href="mailto: Adrianne.Walusko@blueshieldca.com Adrianne.Walusko@blueshieldca.com

Subject: Group Notification (2024-10-002692) for Privacy Incident

This email originates outside Personify Health.

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,

I am providing notification of a Blue Shield of California contracted vendor's, "Evio", improper access, use or disclosure of your Plan's Protected Health Information (PHI), in a manner not permitted by the terms of our Business Associate Agreement.

Blue Shield recommends that the Plan find, after its review and consideration of the information provided, that there is a **low probability of compromise** to the PHI involved in the incident and that this incident is not a reportable HIPAA breach. Evio is a business associate with an agreement in place who, under HIPAA, is required to ensure the privacy and security of member PHI. As the Covered Entity, you make the final determination whether you consider this a HIPAA violation.

Please let me know of your plans determination by November 27, 2024 or sooner. If you determine that this isn't a reportable HIPAA violation, you can send check "No" on the ASO template notification attached under "do you agree this incident constitutes a breach" first question, sign, date and return back to me.

If you have any questions, please do not hesitate to reach out.

Thank you,

Yenny Jeri Consultant, Privacy Office 6300 Canoga Avenue Woodland Hills, CA 91367

Privacy Office: 888-266-8080 | Fax: 800-201-9020

yenny.jeri@blueshieldca.com



Blue Shield of California is an independent member of the Blue Shield Association

Note regarding Privacy Office guidance. Privacy Office guidance is provided based on the specific facts and circumstances presented at the time. When facts or circumstances subsequently change from what was communicated to us, business units are expected to reengage the Privacy Office to ensure those changes do not materially alter our previous guidance.

This email, and any documents, files, or previous messages attached to it, are attorney-client privileged information and/or attorney work-product. Do not forward or copy this message without the express consent of the Blue Shield

of California Law Department. If you have received this email in error, please immediately notify me, and destroy the original email and its attachments without reading or saving them. Thank you.

--

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

Confidentiality Notice

The contents of this email message and any attachments are intended solely for the addressee(s) and may contain confidential and/or privileged information and may be legally protected from disclosure. If you are not the intended recipient of this message or their agent, or if this message has been addressed to you in error, please immediately alert the sender by reply email and then delete this message and any attachments. If you are not the intended recipient, you are hereby notified that any use, dissemination, copying, or storage of this message or its attachments is strictly prohibited.

Thank you.

To:

Fresno City Employees

Care of:

Diana Cavazos

Acct. Mgr.: Linda Patron

From:

Yenny Jeri Yenny. Jeri@blueshieldca.com

Date:

November 13, 2024

Re:

Report of HIPAA Violation

Please be advised that Blue Shield of California (BSC), as your Plan's Business Associate, has become aware of the following incident involving an improper access, use or disclosure of your Plan's Protected Health Information (PHI) in a manner not permitted by the terms of our Business Associate Agreement (BAA) and/or in violation of the Health Insurance Portability and Accountability Act (HIPAA) and state privacy laws.

blue

Date of Incident:	October 23, 2024		
Date Impacted Members Identified:	November 4, 2024		
Number of Members Impacted:	35 of your Plan members		
Names of Impacted Members:	Available Upon Request		
Executive Summary:	A workforce member of Evio, a Blue Shield of California contracted business associate, inadvertently transmitted a file containing protected health information (PHI) to another Blue Plan in error. The recipient Blue Plan did not access the file and immediately deleted the file. This inadvertent disclosure was caused by human error, is not in any way related to a cybersecurity incident, and no bad actors were involved.		
	Blue Shield of California believes that mistakenly sharing PHI with another HIPAA Covered Entity, the Blue Plan, has a low probability of compromise and that this inadvertent disclosure is not a HIPAA breach, and we recommend your group also determines this not to be a HIPAA breach. Our recommendation is based on, but is not limited to, the following factors:		

	The Blue Plan, as a HIPAA Covered Entity, is required to ensure the privacy and security of member PHI;
	This inadvertent disclosure was caused by human error; no bad actor was involved;
	Evio inadvertently transmitted member PHI to another Blue Plan in encrypted form via secured file transfer protocol (SFTP); and
	Upon discovering the error less than 30 minutes after the PHI was sent to the Blue Plan, Evio's HIPAA Security Officer and Head of Technology made a written request to the Blue Plan to delete the PHI. The Blue Plan confirmed in writing that the PHI was deleted, and that no PHI had been viewed prior to its deletion.
What Happened:	On October 24, 2024, the Blue Shield of California Privacy Office was notified by its contracted business associate, Evio, of an inadvertent disclosure of member PHI to Highmark Health Plan (the recipient Blue Plan). Below are the details of the incident and mitigation/corrective action efforts put forth by Evio.
	On Wednesday, October 23, 2024, an Evio workforce member erroneously transmitted a medical claims reconciliation report file containing member PHI, intended for Blue Shield of California, to Highmark. The report was transmitted to Highmark encrypted via secured file transfer protocol (SFTP).
What PHI Was Involved:	The member information involved included: Claim Number (masked), Claim Unique ID (masked), Service Incurred Date, Drug Name, Diagnosis Code, Group ID.
	The incident <u>did not involve</u> member name, date of birth, subscriber ID, SSN, financial information, or driver's license number.

Stone Takon to Investigate Additional	
Steps Taken to Investigate, Mitigate and Remediate the Incident:	Upon discovering the error, less than 30 minutes after the report was sent to Highmark, Evio's HIPAA Security Officer and Head of Technology made a written request to Highmark to delete the report. Highmark confirmed in writing that the file was deleted and that the file had not been viewed prior to deletion.
•	In addition, Evio Head of Technology and HIPAA Security Officers are assessing the situation and determining what additional scripting, reviews, and other governance processes can be put in place to prevent this from reoccurring to include:
	 Conduct a review of and update Evio's applicable policies and procedures taking into consideration the causes of the privacy incident Ensure all Evio workforce members with access to, or use of, PHI review and attest to the applicable updated policies and procedures Institute additional data handling training of Evio workforce members, including with respect to the updated policies and procedures Continued monitoring of compliance with the updated policies and procedures
BSC Assessment of Incident:	We believe that there is a low probability of compromise, and this incident does <u>not</u> rise to the level of a breach.
	BSC recommends that the Plan find, after its review and consideration of the information provided, that there is a low probability of compromise to the PHI involved in the incident and that this incident is <u>not</u> a reportable HIPAA breach.

As the Covered Entity, you are responsible for making the ultimate determination as to whether this incident constitutes a breach under federal and state privacy laws. If you believe a breach has occurred, legal notice and reporting requirements must be met. With your approval, BSC will perform all notice and reporting requirements on your behalf.

Do you agree this incident constitutes a breach?	☐ Yes If yes, continue to next question. No If no, stop here. Please sign and date this form and return it to your BSC account manager.
Do you want BSC to provide written notification of the breach to the impacted members?	☐ Yes If yes, continue to next question. ☐ No If no, you acknowledge you will take responsibility for the required member notification.
Do you want BSC to offer members a toll-free call center for 90 days to answer members' questions/concerns?	☐ Yes If yes, continue to next question. ☐ No If no, you acknowledge you will take responsibility for all required toll-free call center requirements.
Do you want BSC to make all required media and website/substitute notifications required as a result of this breach?	☐ Yes If yes, continue to next question. ☐ No If no, you acknowledge you will take responsibility for all required media and website/substitute notice requirements.
Do you want BSC to report the breach to the applicable Attorneys General and the Office for Civil Rights (OCR) on your behalf?	☐ Yes If yes, please sign and date this form and return it to your BSC account manager. Proof of reporting will be provided to the Plan upon reporting.
	□ No if no, you acknowledge you will take responsibility for reporting the breach to the California Attorney General and OCR. Please sign and date this form and return it to your BSC account manager.

PLEASE RETURN THIS FORM TO Yenny Jeri at Yenny. Jeri@blueshieldca.com and your BSC Account Manager

NO LATER NOON THAN NOON on November 27, 2024

Please be advised that Blue Shield may be unable to perform notification obligations as delegated by the Plan if the response is received after the date indicated above.

If you find this to be a reportable breach, please provide the following information for OCR reporting purposes:

ASO Plan Name:	CMY OF FRESNO WEATH AND	
	WELFOR TYUST	
ASO Contact Name:	<i>y</i> 46.	
	DIANA CAVAZUS	
Address:		
	621- SANTA Re, FRISNU, CA	
Email:		80-
	OIANA. CAVAZUS PERSUNIKY WEA	10m. L
Phone:		

Signature:	l Voolve s	Elw	Wixa
	E and		

Printed Name: Thumas S. Georgevers

Title: And Thumas Of Pron representing

Date: 12/8/24

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:

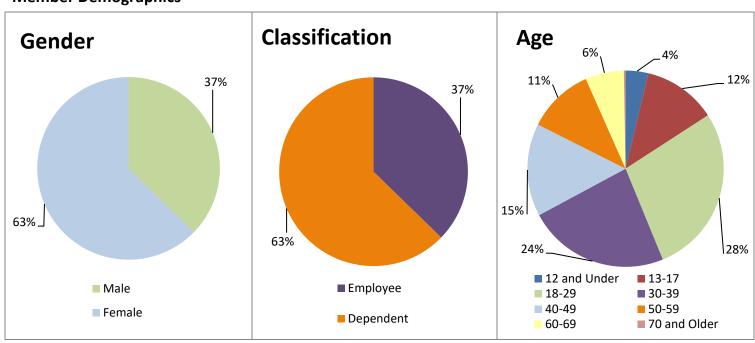




Overall Mental Health & Substance Abuse Benefit Utilization

	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

Member Demographics

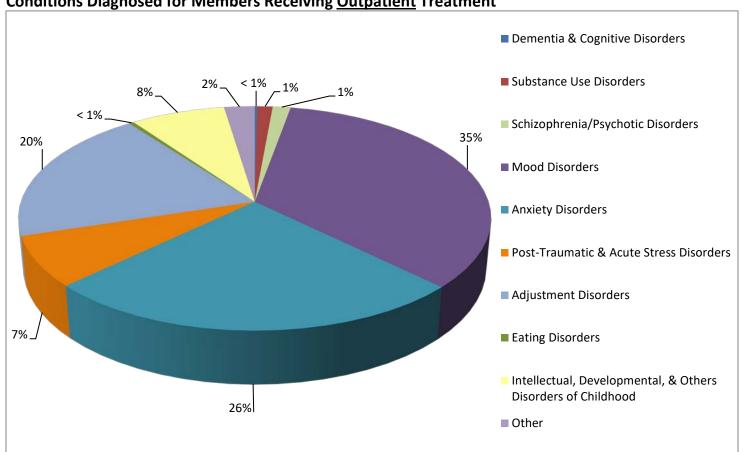




Routine Outpatient Treatment Service Utilization

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

Conditions Diagnosed for Members Receiving Outpatient Treatment

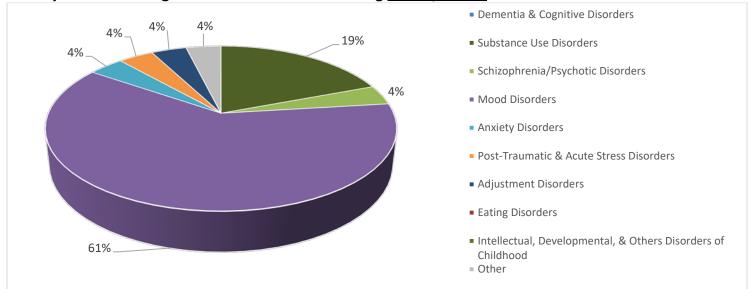




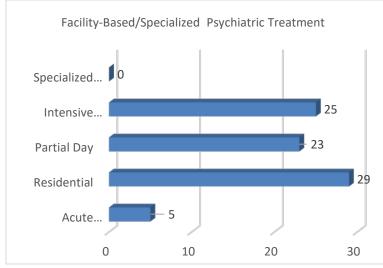
Intensive / Facility-Based Benefit Utilization

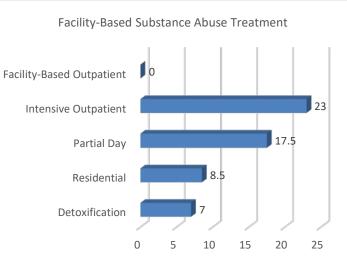
All Facility-Based/Intensive Psychiatric Treatment		
	Specific case information removed to preserve member confidentiality	
	Throughout the reporting period there were nineteen (19) cases included in this category	
All Facility Based Substance Abuse Treatment		
	Specific case information removed to preserve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

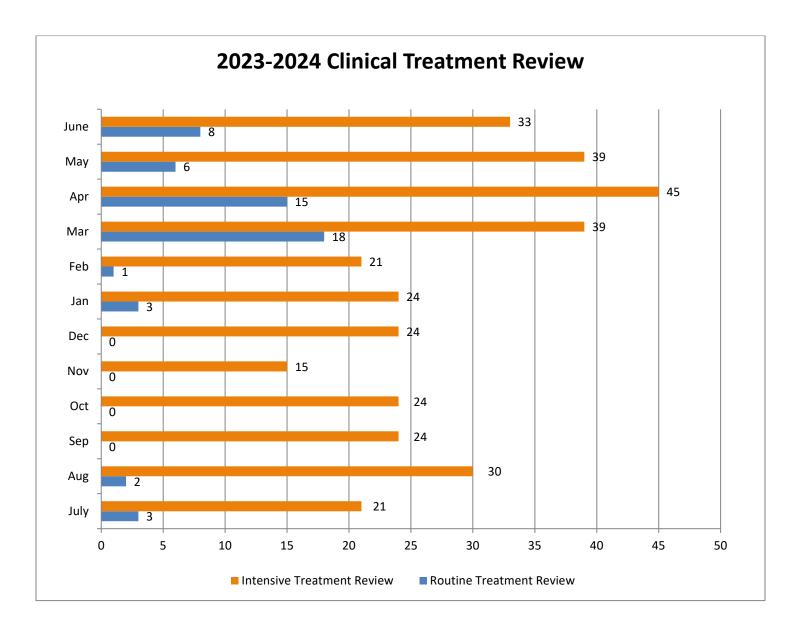






Care Management

Routine Treatment 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/Intensive Treatment Review				
Review Includes	Admission, concurrent, discharge review for all treatment provided by psychiatric or substance treatment facilities and intensive treatment provided in an outpatient setting			





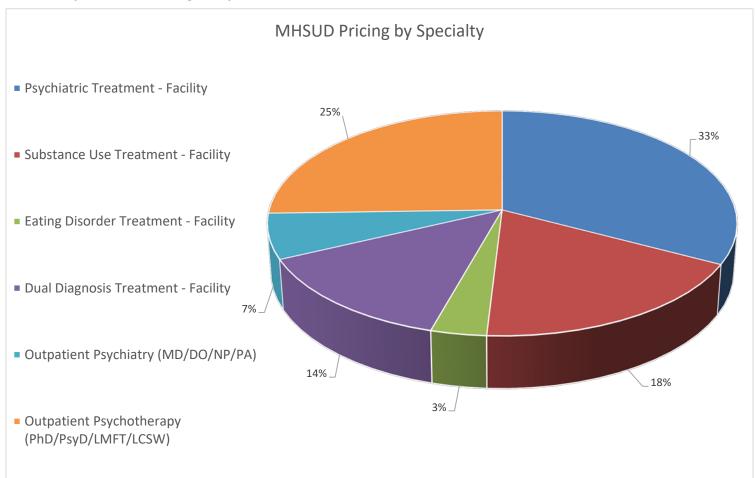
Claims Experience (Pricing: May-June)

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 RXT1020DM - Executive Summary by Time Period

Date Filled From January 2024 Through December 2024

Client: Fresno City Employees Health and Welfare Trust

Measures	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Rolling Total
Membership													
Avg Eligible Members	11,229	11,365	11,471	11,491	11,493	11,504	11,714	11,648	11,686	11,636	11,656	11,656	11,546
Total Utilizing Members	2,872	2,838	2,883	2,903	2,919	2,792	2,766	2,746	2,709	2,957	2,856	2,792	2,836
% Utilizing Members	25.6%	25.0%	25.1%	25.3%	25.4%	24.3%	23.6%	23.6%	23.2%	25.4%	24.5%	24.0%	24.6%
Avg Member Age	31.39	31.30	31.26	31.21	31.23	31.22	31.11	31.10	31.09	31.16	31.20	31.18	31.20
Rx and Cost													
Total Rxs	7,093	6,640	6,934	7,214	7,104	6,550	6,410	6,302	6,296	7,081	6,370	6,731	80,725
Total Drug Cost	\$1,693,504.05	\$1,625,992.68	\$1,667,235.86	\$1,817,407.70	\$1,864,244.14	\$1,929,117.63	\$1,818,623.14	\$1,836,189.48	\$1,756,468.59	\$2,057,529.83	\$1,755,662.29	\$1,975,567.60	\$21,797,542.99
Total Plan Paid	\$1,533,639.54	\$1,480,760.81	\$1,532,229.41	\$1,668,305.89	\$1,714,692.98	\$1,771,959.65	\$1,651,314.16	\$1,653,323.40	\$1,595,261.16	\$1,895,698.90	\$1,616,709.87	\$1,830,302.92	\$19,944,198.69
Total Member Paid	\$159,864.51	\$145,231.87	\$135,006.45	\$149,101.81	\$149,551.16	\$157,157.98	\$167,308.98	\$182,866.08	\$161,207.43	\$161,830.93	\$138,952.42	\$145,264.68	\$1,853,344.30
Total Ingredient Cost	\$1,683,965.72	\$1,617,709.81	\$1,660,844.60	\$1,811,278.58	\$1,856,771.17	\$1,921,312.60	\$1,815,127.68	\$1,832,476.97	\$1,752,125.96	\$2,052,372.05	\$1,751,820.26	\$1,971,941.93	\$21,727,747.33
Total Dispensing Fee	\$9,391.41	\$8,203.49	\$6,339.24	\$6,078.04	\$7,427.97	\$7,724.55	\$3,495.46	\$3,452.51	\$3,022.63	\$3,275.26	\$3,061.52	\$3,285.67	\$64,757.75
Total Sales Tax	\$41.92	\$26.87	\$52.02	\$51.08	\$45.00	\$80.48	\$0.00	\$0.00	\$0.00	\$2.52	\$0.51	\$0.00	\$300.40
Total Incentive Fee	\$105.00	\$52.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$260.00	\$1,320.00	\$1,880.00	\$780.00	\$340.00	\$4,737.51
% Plan Paid	90.6%	91.1%	91.9%	91.8%	92.0%	91.9%	90.8%	90.0%	90.8%	92.1%	92.1%	92.6%	91.5%
% Member Paid	9.4%	8.9%	8.1%	8.2%	8.0%	8.1%	9.2%	10.0%	9.2%	7.9%	7.9%	7.4%	8.5%
Avg Drug Cost / Rx	\$238.76	\$244.88	\$240.44	\$251.93	\$262.42	\$294.52	\$283.72	\$291.37	\$278.98	\$290.57	\$275.61	\$293.50	\$270.02
Avg Plan Paid / Rx	\$216.22	\$223.01	\$220.97	\$231.26	\$241.37	\$270.53	\$257.62	\$262.35	\$253.38	\$267.72	\$253.80	\$271.92	\$247.06
Avg Member Paid / Rx	\$22.54	\$21.87	\$19.47	\$20.67	\$21.05	\$23.99	\$26.10	\$29.02	\$25.60	\$22.85	\$21.81	\$21.58	\$22.96
Per Member Per Month													
Avg Rxs PMPM	0.63	0.58	0.60	0.63	0.62	0.57	0.55	0.54	0.54	0.61	0.55	0.58	0.58
Avg Drug Cost PMPM	\$150.82	\$143.07	\$145.34	\$158.16	\$162.21	\$167.69	\$155.25	\$157.64	\$150.31	\$176.82	\$150.62	\$169.49	\$157.33
Avg Plan Paid PMPM	\$136.58	\$130.29	\$133.57	\$145.18	\$149.19	\$154.03	\$140.97	\$141.94	\$136.51	\$162.92	\$138.70	\$157.03	\$143.95
Avg Member Paid PMPM	\$14.24	\$12.78	\$11.77	\$12.98	\$13.01	\$13.66	\$14.28	\$15.70	\$13.79	\$13.91	\$11.92	\$12.46	\$13.38
Drug Type													
% Single-Source Brand Rxs	14.1%	13.7%	13.2%	12.7%	14.2%	15.5%	13.3%	15.3%	18.2%	19.2%	16.3%	14.3%	15.0%
% Multi-Source Brand Rxs	0.3%	0.5%	0.3%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%
% Generic Rxs	85.6%	85.9%	86.5%	86.9%	85.3%	84.1%	86.7%	84.7%	81.8%	80.8%	83.7%	85.6%	84.8%
% Generic Efficiency	99.6%	99.4%	99.6%	99.6%	99.5%	99.6%	99.9%	100.0%	99.9%	99.9%	100.0%	99.9%	99.7%
Drug Channel													
% Retail Rxs	71.7%	73.3%	72.6%	71.7%	72.1%	72.0%	66.3%	67.4%	68.4%	68.4%	68.4%	67.2%	70.0%
% Retail 90 Rxs	22.1%	19.7%	19.9%	21.2%	20.6%	20.4%	26.0%	24.8%	23.7%	24.2%	24.4%	25.0%	22.6%
% Mail Rxs	6.2%	7.0%	7.5%	7.1%	7.3%	7.5%	7.6%	7.7%	7.9%	7.4%	7.2%	7.8%	7.3%
Specialty Drugs													
Total Specialty Rxs	102	87	90		98	92	101	97	95	113	95	104	1,173
Total Specialty Drug Cost	\$816,343.92	\$713,397.82	\$687,034.16	\$869,466.93	\$767,849.32	\$815,891.88	\$854,842.41	\$809,653.76	\$715,223.68	\$979,365.57	\$796,026.48	\$909,257.32	\$9,734,353.25
Total Specialty Plan Paid	\$776,853.91	\$680,608.61	\$670,947.13	\$841,672.00	\$742,108.83	\$781,933.10	\$816,456.74	\$778,259.76	\$691,422.80	\$952,087.35	\$775,146.00	\$891,698.06	\$9,399,194.29
Total Specialty Member Paid	\$39,490.01	\$32,789.21	\$16,087.03	\$27,794.93	\$25,740.49	\$33,958.78	\$38,385.67	\$31,394.00	\$23,800.88	\$27,278.22	\$20,880.48	\$17,559.26	\$335,158.96
% Specialty Rxs	1.4%	1.3%	1.3%	1.4%	1.4%	1.4%	1.6%	1.5%	1.5%	1.6%	1.5%	1.5%	1.5%
% Specialty of Total Drug Cost	48.2%	43.9%	41.2%	47.8%	41.2%	42.3%	47.0%	44.1%	40.7%	47.6%	45.3%	46.0%	44.7%
% Specialty of Total Plan Paid	50.7%	46.0%	43.8%	50.5%	43.3%	44.1%	49.4%	47.1%	43.3%	50.2%	47.9%	48.7%	47.1%
% Specialty of Total Member Paid	24.7%	22.6%	11.9%	18.6%	17.2%	21.6%	22.9%	17.2%	14.8%	16.9%	15.0%	12.1%	18.1%
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	\$72.70	\$62.77	\$59.89	\$75.67	\$66.81	\$70.92	\$72.98	\$69.51	\$61.20	\$84.17	\$68.29	\$78.01	\$70.26
Avg Specialty Plan Paid PMPM	\$69.18	\$59.89	\$58.49	\$73.25	\$64.57	\$67.97	\$69.70	\$66.81	\$59.17	\$81.82	\$66.50	\$76.50	\$67.84
Avg Specialty Member Paid PMPM	\$3.52	\$2.89	\$1.40	\$2.42	\$2.24	\$2.95	\$3.28	\$2.70	\$2.04	\$2.34	\$1.79	\$1.51	\$2.42
Avg Non-Specialty Rxs PMPM	0.62	0.58	0.60	0.62	0.61	0.56	0.54	0.53	0.53	0.60	0.54	0.57	0.57
Avg Non-Specialty Drug Cost PMPM	\$78.12	\$80.30	\$85.45	\$82.49	\$95.40	\$96.77	\$82.28	\$88.13	\$89.10	\$92.66	\$82.33	\$91.48	\$87.07
Avg Non-Specialty Plan Paid PMPM	\$67.40	\$70.40	\$75.08	\$71.94	\$84.62	\$86.06	\$71.27	\$75.13	\$77.34	\$81.09	\$72.20	\$80.53	\$76.11
Avg Non-Specialty Member Paid PMPM	\$10.72	\$9.89	\$10.37	\$10.56	\$10.77	\$10.71	\$11.01	\$13.00	\$11.76	\$11.56	\$10.13	\$10.96	\$10.96

RXT1020DM - Executive Summary by Time Period

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RXT1025DM - Comparative Executive Summary

Current Period: Date Filled From January 2024 Through December 2024 Previous Period: Date Filled From January 2023 Through December 2023

Client: Fresno City Employees Health and Welfare Trust

Measures Membership			% Change
-			Ţ.
Avg Eligible Members	11,546	10,989	5.1%
% Utilizing Members	8.2%	5.2%	58.9%
Total Utilizing Members	11,351	6,798	67.0%
Avg Member Age	31.20	31.46	-0.8%
Rx and Cost			
Total Days Supply	3,397,267	3,240,124	4.8%
Total Rxs	80,725	79,728	1.3%
Total Drug Cost	\$21,797,542.99	\$18,738,681.31	16.3%
Total Plan Paid	\$19,944,198.69	\$16,932,118.66	17.8%
Total Member Paid	\$1,853,344.30	\$1,806,562.65	2.6%
Total Ingredient Cost	\$21,727,747.33	\$18,567,811.42	17.0%
Total Dispensing Fee	\$64,757.75	\$164,478.46	-60.6%
Total Sales Tax	\$300.40	\$907.62	-66.9%
Total Incentive Fee	\$4,737.51	\$5,483.81	-13.6%
% Plan Paid	91.5%	90.4%	1.3%
% Member Paid	8.5%	9.6%	-11.8%
Days Supply / Rx	42.08	40.64	3.6%
Drug Cost / Rx	\$270.02	\$235.03	14.9%
Plan Paid / Rx	\$247.06	\$212.37	16.3%
Member Paid / Rx	\$22.96	\$22.66	1.3%
Per Member Per Month			
Days Supply PMPM	24.52	24.57	-0.2%
Rxs PMPM	0.58	0.60	-3.6%
Drug Cost PMPM	\$157.33	\$142.11	10.7%
Plan Paid PMPM	\$143.95	\$128.41	12.1%
Member Paid PMPM	\$13.38	\$13.70	-2.4%
Drug Type			
% Single-Source Brand Rxs	15.0%	16.1%	-7.0%
% Multi-Source Brand Rxs	0.2%	0.4%	-47.1%
% Generic Rxs	84.8%	83.5%	1.6%
% Generic Efficiency	99.7%	99.5%	0.2%
Drug Channel			
% Retail Rxs	70.0%	72.6%	-3.6%
% Retail 90 Rxs	22.6%	21.0%	7.5%
% Mail Rxs	7.3%	6.3%	16.0%
Specialty Drugs			
Total Specialty Days Supply	36,695	37,106	-1.1%
Total Specialty Rxs	1,173	1,180	-0.6%

Total Specialty Drug Cost	\$9,734,353.25	\$8,471,194.62	14.9%
Total Specialty Plan Paid	\$9,399,194.29	\$8,062,414.82	16.6%
Total Specialty Member Paid	\$335,158.96	\$408,779.80	-18.0%
% Specialty Rxs	1.5%	1.5%	-1.8%
% Specialty of Total Drug Cost	44.7%	45.2%	-1.2%
% Specialty of Total Plan Paid	47.1%	47.6%	-1.0%
% Specialty of Total Member Pai	18.1%	22.6%	-20.1%
Specialty Days Supply PMPM	0.26	0.28	-5.9%
Specialty Rxs PMPM	0.01	0.01	-5.4%
Specialty Drug Cost PMPM	\$70.26	\$64.24	9.4%
Specialty Plan Paid PMPM	\$67.84	\$61.14	11.0%
Specialty Member Paid PMPM	\$2.42	\$3.10	-22.0%
Non-Specialty Rxs PMPM	0.57	0.60	-3.6%
Non-Specialty Drug Cost PMPM	\$87.07	\$77.87	11.8%
Non-Specialty Plan Paid PMPM	\$76.11	\$67.27	13.1%
Non-Specialty Member Paid PMF	\$10.96	\$10.60	3.4%

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CONFIDENTIAL RXT1020DM - Executive Summary by Time Period

Date Filled From January 2024 Through December 2024

Client: Fresno City Employees Health and Welfare Trust EGWP

Measures	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Rolling Total
Membership													
Avg Eligible Members	215	213	218	221	222	221	228	231	233	232	233	235	225
Total Utilizing Members	155	150	152	157	170	155	163	173	164	172	161	165	161
% Utilizing Members	72.1%	70.4%	69.7%	71.0%	76.6%	70.1%	71.5%	74.9%	70.4%	74.1%	69.1%	70.2%	71.7%
Avg Member Age	76.80		76.57	76.66		76.88	76.64	76.45	76.52	76.59	76.44	76.37	76.61
Rx and Cost													
Total Rxs	566	493	512	535	547	524	557	578	526	584	524	588	6,534
Total Drug Cost	\$129.964.33	\$83,313,95	\$105,196.80	\$129.852.11	\$140,458,57	\$85.864.29	\$130,753,76	\$116,163,56	\$116.545.52	\$131,502,91	\$110.831.19	\$142.092.55	\$1,422,539,54
Total Plan Paid	\$110,380.06	\$73,865.66	\$90,273.75	\$96,404.09	\$111,625.77	\$51,705.04	\$90,080.15	\$76,041.12	\$77,192.62	\$89,363.90	\$78,929.62	\$113,338.05	\$1,059,199.83
Total Member Paid	\$19,535.69	\$9,448.29	\$14,923.05	\$33,399.44	\$28,832.80	\$34,159.25	\$40,625.03	\$40,122.44	\$39,352.90	\$42,083.20	\$31,901.57	\$28,754.50	\$363,138.16
Total Ingredient Cost	\$129,573.98	\$82,912.35	\$104,708.10	\$129,491.06		\$85,472.24	\$130,420.36	\$115,726.01	\$116,023.17	\$131,029.61	\$110,211.04	\$141,508.00	\$1,417,208.09
Total Dispensing Fee	\$348.85	\$361.10	\$338.70	\$271.05	\$326.40	\$332.05	\$333.40	\$377.55	\$342.35	\$323.30	\$320.15	\$404.55	\$4,079.45
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	\$41.50	\$40.50	\$150.00	\$90.00	\$0.00	\$60.00	\$0.00	\$60.00	\$180.00	\$150.00	\$300.00	\$180.00	\$1,252.00
% Plan Paid	84.9%	88.7%	85.8%	74.2%	79.5%	60.2%	68.9%	65.5%	66.2%	68.0%	71.2%	79.8%	74.5%
% Member Paid	15.0%	11.3%	14.2%	25.7%	20.5%	39.8%	31.1%	34.5%	33.8%	32.0%	28.8%	20.2%	25.5%
Avg Drug Cost / Rx	\$229.62	\$168.99	\$205.46	\$242.71	\$256.78	\$163.86	\$234.75	\$200.98	\$221.57	\$225.18	\$211.51	\$241.65	\$217.71
Avg Plan Paid / Rx	\$195.02	\$149.83	\$176.32	\$180.19	\$204.07	\$98.67	\$161.72	\$131.56	\$146.75	\$153.02	\$150.63	\$192.75	\$162.11
Avg Member Paid / Rx	\$34.52	\$19.16	\$29.15	\$62.43	\$52.71	\$65.19	\$72.94	\$69.42	\$74.82	\$72.06	\$60.88	\$48.90	\$55.58
Per Member Per Month	ψ34.32	\$19.10	Ψ29.13	ψ02.43	Ψ32.71	¥03.19	ψ12.34	\$05.4Z	ψ74.0Z	Ψ12.00]	\$00.00 _[Ψ40.30	
Ava Rxs PMPM	2.63	2.31	2.35	2.42	2.46	2.37	2.44	2.50	2.26	2.52	2.25	2.50	2.42
Avg Drug Cost PMPM	\$604.49	\$391.15	\$482.55	\$587.57	\$632.70	\$388.53	\$573.48	\$502.87	\$500.20	\$566.82	\$475.67	\$604.65	\$526.48
Avg Plan Paid PMPM	\$513.40	\$346.79	\$414.10	\$436.22	\$502.82	\$233.96	\$395.09	\$329.18	\$300.20 \$331.30	\$385.19	\$338.75	\$482.29	\$392.01
Avg Member Paid PMPM	\$90.86	\$44.36	\$68.45	\$430.22 \$151.13		\$233.96		\$329.18 \$173.69	\$331.30 \$168.90	\$181.39	\$136.92	\$482.29 \$122.36	\$134.40
	\$90.00	\$44.30	\$00.40	\$151.13	\$129.00	\$154.57	\$170.10	\$173.09	\$100.90	\$101.39	\$130.92	\$122.30	\$10 11 10
Drug Type % Single-Source Brand Rxs	12.5%	13.6%	12.5%	12.0%	14.4%	12.0%	11.7%	11.1%	13.5%	10.8%	11.8%	13.6%	12.4%
% Multi-Source Brand Rxs	0.9%	1.6%	0.8%	1.5%	0.7%	1.5%	2.0%	1.0%	1.0%	1.9%	1.0%	0.7%	1.2%
% Generic Rxs	86.6%	84.8%	86.7%	86.5%	84.8%	86.5%	86.4%	87.9%	85.6%	87.3%	87.2%	85.7%	86.3%
	99.0%	98.1%	99.1%	98.3%	99.1%	98.3%	97.8%	98.8%	98.9%	97.9%	98.9%	99.2%	98.6%
% Generic Efficiency	99.0%	98.1%	99.1%	98.3%	99.1%	98.3%	97.8%	98.8%	98.9%	97.9%	98.9%	99.2%	30.076
Drug Channel % Retail Rxs	43.3%	48.3%	42.8%	39.8%	40.6%	43.9%	39.1%	43.6%	43.7%	40.4%	43.5%	44.9%	42.8%
	39.2%	28.6%	34.2%	38.1%	32.0%	31.7%	37.2%	32.5%	35.2%	34.4%	43.5% 34.2%	31.5%	34.1%
% Retail 90 Rxs	39.2% 17.5%												23.1%
% Mail Rxs	17.5%	23.1%	23.0%	22.1%	27.4%	24.4%	23.7%	23.9%	21.1%	25.2%	22.3%	23.6%	20.176
Specialty Drugs	5		-	-	4		6	5	3	6	5		54
Total Specialty Rxs		2	5	5	4	3	-	٥	-	-		5	54
Total Specialty Drug Cost	\$28,622.67	\$841.99	\$31,327.63	\$29,982.48	\$46,072.05	\$4,104.72	\$29,521.54	\$27,953.59	\$25,912.91	\$41,931.12	\$40,455.27	\$40,455.27	\$347,181.24
Total Specialty Plan Paid	\$22,935.16	\$757.79	\$30,854.49	\$29,698.28	\$45,987.85	\$3,920.52	\$29,352.43	\$26,237.40	\$25,912.91	\$36,785.33	\$38,228.94	\$39,855.09	\$330,526.19
Total Specialty Member Paid	\$5,687.51	\$84.20	\$473.14	\$284.20	\$84.20	\$184.20	\$169.11	\$1,716.19	\$0.00	\$5,145.79	\$2,226.33	\$600.18	\$16,655.05 0.8%
% Specialty Rxs	0.9%	0.4%	1.0%	0.9%	0.7%	0.6%	1.1%	0.9%	0.6%	1.0%	1.0%	0.9%	24.4%
% Specialty of Total Drug Cost	22.0%	1.0%	29.8%	23.1%	32.8%	4.8%	22.6%	24.1%	22.2%	31.9%	36.5%	28.5%	31.2%
% Specialty of Total Plan Paid	20.8%	1.0%	34.2%	30.8%	41.2%	7.6%	32.6%	34.5%	33.6%	41.2%	48.4%	35.2%	4.6%
% Specialty of Total Member Paid	29.1%	0.9%	3.2%	0.9%	0.3%	0.5%	0.4%	4.3%	0.0%	12.2%	7.0%	2.1%	
Avg Specialty Rxs PMPM	0.02	0.01	0.02	0.02	0.02	0.01	0.03	0.02	0.01	0.03	0.02	0.02	0.02
Avg Specialty Drug Cost PMPM	\$133.13	\$3.95	\$143.70	\$135.67	\$207.53	\$18.57	\$129.48	\$121.01	\$111.21	\$180.74	\$173.63	\$172.15	\$128.49
Avg Specialty Plan Paid PMPM	\$106.68	\$3.56	\$141.53	\$134.38	\$207.15	\$17.74	\$128.74	\$113.58	\$111.21	\$158.56	\$164.07	\$169.60	\$122.33
Avg Specialty Member Paid PMPM	\$26.45	\$0.40	\$2.17	\$1.29	\$0.38	\$0.83	\$0.74	\$7.43	\$0.00	\$22.18	\$9.56	\$2.55	\$6.16
Avg Non-Specialty Rxs PMPM	2.61	2.31	2.33	2.40	2.45	2.36	2.42	2.48	2.24	2.49	2.23	2.48	2.40
Avg Non-Specialty Drug Cost PMPM	\$471.36	\$387.19	\$338.85	\$451.90	\$425.16	\$369.95	\$444.00	\$381.86	\$388.98	\$386.09	\$302.04	\$432.50	\$397.99
Avg Non-Specialty Plan Paid PMPM	\$406.72	\$343.23	\$272.57	\$301.84	\$295.67	\$216.22	\$266.35	\$215.60	\$220.08	\$226.63	\$174.68	\$312.69	\$269.68
Avg Non-Specialty Member Paid PMPM	\$64.41	\$43.96	\$66.28	\$149.84	\$129.50	\$153.73	\$177.44	\$166.26	\$168.90	\$159.21	\$127.36	\$119.81	\$128.23

CONFIDENTIAL **RXT1025DM - Comparative Executive Summary**

Current Period: Date Filled From January 2024 Through December 2024 Previous Period: Date Filled From January 2023 Through December 2023

Client: Fresno City Employees Health and Welfare Trust EGWP

Measures	Current Period	Previous Period	% Change
Membership			
Avg Eligible Members	225	223	0.9%
% Utilizing Members	8.4%	8.4%	0.4%
Total Utilizing Members	227	224	1.3%
Avg Member Age	76.61	76.51	0.1%
Rx and Cost			
Total Days Supply	394,318	397,364	-0.8%
Total Rxs	6,534	6,803	-4.0%
Total Drug Cost	\$1,422,539.54	\$1,393,647.50	2.1%
Total Plan Paid	\$1,059,199.83	\$1,020,191.47	3.8%
Total Member Paid	\$363,138.16	\$378,096.68	-4.0%
Total Ingredient Cost	\$1,417,208.09	\$1,388,207.08	2.1%
Total Dispensing Fee	\$4,079.45	\$4,055.40	0.6%
Total Sales Tax	\$0.00	\$0.00	0.0%
Total Incentive Fee	\$1,252.00	\$1,385.02	-9.6%
% Plan Paid	74.5%	73.2%	1.7%
% Member Paid	25.5%	27.1%	-5.9%
Days Supply / Rx	60.35	58.41	3.3%
Drug Cost / Rx	\$217.71	\$204.86	6.3%
Plan Paid / Rx	\$162.11	\$149.96	8.1%
Member Paid / Rx	\$55.58	\$55.58	-0.0%
Per Member Per Month			
Days Supply PMPM	145.94	148.38	-1.6%
Rxs PMPM	2.42	2.54	-4.8%
Drug Cost PMPM	\$526.48	\$520.41	1.2%
Plan Paid PMPM	\$392.01	\$380.95	2.9%
Member Paid PMPM	\$134.40	\$141.19	-4.8%
Drug Type			
% Single-Source Brand Rxs	12.4%	13.0%	-4.2%
% Multi-Source Brand Rxs	1.2%	1.0%	17.5%
% Generic Rxs	86.3%	86.0%	0.4%
% Generic Efficiency	98.6%	98.8%	-0.2%
Drug Channel			
% Retail Rxs	42.8%	47.1%	-9.1%
% Retail 90 Rxs	34.1%	32.0%	6.7%
% Mail Rxs	23.1%	21.0%	10.3%
Specialty Drugs			
Total Specialty Days Supply	1,988	2,156	-7.8%
Total Specialty Rxs	54	57	-5.3%
Total Specialty Drug Cost	\$347,181.24	\$325,131.54	6.8%
Total Specialty Plan Paid	\$330,526.19	\$292,807.54	12.9%
Total Specialty Member Paid	\$16,655.05	\$32,324.00	-48.5%
% Specialty Rxs	0.8%	0.8%	-1.4%
% Specialty of Total Drug Cost	24.4%	23.3%	4.6%
% Specialty of Total Plan Paid	31.2%	28.7%	8.7%
% Specialty of Total Member Paid	4.6%	8.5%	-46.4%
Specialty Days Supply PMPM	0.74	0.81	-8.6%
Specialty Rxs PMPM	0.02	0.02	-6.1%
Specialty Drug Cost PMPM	\$128.49	\$121.41	5.8%
Specialty Plan Paid PMPM	\$122.33	\$109.34	11.9%
Specialty Member Paid PMPM	\$6.16	\$12.07	-48.9%
Non-Specialty Rxs PMPM	2.40	2.52	-4.8%

Non-Specialty Drug Cost PMPM	\$397.99	\$399.00	-0.3%
Non-Specialty Plan Paid PMPM	\$269.68	\$271.61	-0.7%
Non-Specialty Member Paid PMPM	\$128.23	\$129.12	-0.7%

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From: Speakman, Amy E

To: <u>Joseph Feliciani</u>; <u>Diana Cavazos</u>

Cc: Andrew Desa; David Broome; Nikki Vang; Martinez, Carolyn

Subject: OptumRx: Update to HIV PrEP Coverage

Date: Tuesday, December 3, 2024 10:01:43 AM

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

image002.png image003.png

This email originates outside Personify Health.



New government FAQs result in updated HIV PrEP coverage

For standard formularies and Health Care Reform \$0 cost-share Preventive Medication Lists

The Departments of Health and Human Services, Labor and the Treasury (the Departments) issued a new FAQ about the Affordable Care Act (ACA), Part 68 (FAQ 68) on Oct. 21, 2024. These FAQs clarify the Departments' expectations regarding coverage of HIV PrEP without cost-sharing, in connection with the latest United States Preventive Services Task Force (USPSTF) PrEP recommendation issued on Aug. 22, 2023. The new guidance clarifies the requirement of covering specific HIV PrEP treatments, listing the two oral medications Truvada and Descovy and one injectable Apretude, as well as prohibiting the use of medical management strategies.

In response to the Departments' FAQs, Apretude and Descovy will both be added to the Optum Rx Premium Formulary at Tier 3.

The Health Care Reform (HCR) Preventive Medication List will be updated to allow all medications shown below to pay at \$0 for PrEP. The coverage list will also remove the Step Therapy requirement through generic Truvada for Descovy and Apretude, allowing these PrEP medications to pay at \$0 without a copay waiver requirement.

The updates will have a retroactive effective date of **Aug. 31, 2024** to align with the regulatory requirement. Claim process coding is currently expected to be completed by **Dec. 1, 2024**.

Optum Rx HIV PrEP updates				
Drug	Formulary status	HCR HIV PrEP status		

Oral emtricitabine-tenofovir disoproxil fumarate 200-300mg (generic Truvada)	Premium: Tier 1 (No change)	
Oral tenofovir disoproxil fumarate 300mg (generic Viread)	Premium: Tier 1 (No change)	\$0 cost-share
Oral Descovy 200-25mg	Premium: Tier 3	
Injectable Apretude	Premium: Tier 3	

If you have questions about these HIV PrEP updates required by the Departments, please contact me at your convenience. We appreciate the opportunity to manage your pharmacy care services.

Amy E Speakman, PharmD, MBA, BCPS [she/her]

Clinical Consultant, Public Sector & Government Markets | Optum Rx

Phone: 1-503-893-8348 <u>Amy.Speakman@optum.com</u> <u>optum.com/optumrx</u>

Remote Location: Pacific Northwest

Out of Office Alert: 12/12-13; Work travel:

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From: Speakman, Amy E

Attachments:

To: <u>Joseph Feliciani</u>; <u>Diana Cavazos</u>

Cc: Nikki Vang; Andrew Desa; David Broome; Martinez, Carolyn
Subject: New diabetes GLP-1 prescriber edit coming Feb. 1

Date: Monday, December 9, 2024 8:45:17 AM

image001.png image002.png image003.png

This email originates outside Personify Health.



New diabetes GLP-1 prescriber edit coming Feb. 1

For Optum Rx commercial plans using standard utilization management

A new pharmacy practice edit will be applied to diabetes GLP-1 medications effective **Feb. 1**, **2025.** This edit will make sure the prescriber's area of practice aligns with the treatment and monitoring of patients who have type 2 diabetes mellitus.

Our data indicates up to eight percent of commercial diabetes GLP-1 claims are submitted by providers in areas of practice that do not align with the treatment of diabetes such as dentists, psychiatrists, anesthesiologists, etc. This new edit will prevent the processing of these claims in order to help avoid adverse events, waste, and stockpiling.

How the new provider taxonomy will work

The edit will review all diabetes GLP-1 medications at the point of sale or pharmacy counter.

- A **hard reject** will occur on diabetes GLP-1 medication claims if the provider does not have an eligible practice taxonomy code.
- The provider edit will be read first prior to formulary, prior authorization (PA), and Drug Utilization Review (DUR) edits. Therefore, the claim will be stopped if the provider does not have an eligible code.
- The edit will apply to all GLP-1 medications indicated for diabetes including dulaglutide (Trulicity), exenatide (Bydureon Bcise, Byetta), liraglutide (Victoza), semaglutide (Ozempic, Rybelsus), and tirzepatide (Mounjaro).
- Optum Rx Customer Service can explain this edit to members and inform providers how to update their NPI if they are eligible to prescribe diabetes GLP-1s.

If you have questions about this new diabetes GLP-1 prescriber edit, please contact me at your convenience. We appreciate the opportunity to manage your pharmacy care services.

Thank you,

Amy

Amy E Speakman, PharmD, MBA, BCPS [she/her]

Clinical Consultant, Public Sector & Government Markets | Optum Rx

Phone: 1-503-893-8348 <u>Amy.Speakman@optum.com</u> <u>optum.com/optumrx</u>

Remote Location: Pacific Northwest

Out of Office Alert: 12/12-13; Work travel:

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From: <u>Martinez, Carolyn</u>

To: <u>Joseph Feliciani; Diana Cavazos; Nikki Vang; Andrew Desa; David Broome</u>

Cc: Ross, Shannon C; Duarte, Nissa; Speakman, Amy E
Subject: 2026 Medicare Advantage (MA) and Part D Proposed Rule

Date: Monday, December 16, 2024 3:32:41 PM

Attachments: image001.png

image002.png

This email originates outside Personify Health.



2026 Medicare Advantage (MA) and Part D Proposed Rule

Dear Fresno City Employees Health and Welfare Trust,

On November 26, 2024, the Centers for Medicare & Medicaid Services (CMS) released the 2026 Medicare Advantage (MA) and Part D Proposed Rule. If passed, the proposed rule would impact a number of key issues including the coverage of anti-obesity medications and requirements for the Medicare Prescription Payment Plan. The proposed rule is available here. The Fact Sheet is available here.

Key Topics:

- Coverage of Anti-Obesity Medications: The proposed rule suggests a
 reinterpretation of the Medicare and Medicaid statutes to allow coverage of antiobesity medications for the treatment of obesity, provided they are indicated to
 reduce excess body weight and maintain weight reduction long-term.
- Medicare Prescription Payment Plan: CMS proposes to codify the requirements
 established in the final part one and two guidance for 2026 and future years,
 including an automatic election renewal process and potential real-time election
 request processing.
- 3. Medicare Transaction Facilitator Requirements for Network Pharmacy Agreements: The proposed rule aims to amend regulations to require Part D sponsors' network contracts with pharmacies to enroll them in the Medicare Drug Price Negotiation Program's Medicare Transaction Facilitator Data Module. CMS is also proposing to reduce the timeframe for the submission of PDEs for selected drugs to 7 days.
- 4. Formulary Inclusion and Placement of Generics and Biosimilars: CMS

- emphasizes the need for plan formularies to provide beneficiaries with broad access to generics, biosimilars, and other lower-cost drugs to comply with cost-effective drug utilization management programs.
- 5. Promoting Transparency for Pharmacies and Protecting Beneficiaries from Disruptions: CMS proposes new provisions to enhance service to Part D beneficiaries and prevent instability in pharmacy networks by promoting transparency in pharmacy network contracts and allowing pharmacies to terminate their network contracts without cause.
- 6. Part D Medication Therapy Management (MTM) Program Eligibility Criteria: CMS proposes to expand the list of core chronic diseases to include other causes of dementia, allowing enrollment of beneficiaries who could benefit from MTM services.
- 7. MA and Part D Medical Loss Ratio (MLR) Reporting: The proposed rule aligns the MLR regulations with commercial and Medicaid requirements, establishing compliance standards, and collecting additional details regarding plan expenditures.
- 8. Enhancements to Medicare Advantage and Medicare Part D: Strengthening Prior Authorization (PA) and Utilization Management (UM) Guardrails: The proposed rule includes measures to eliminate discretion in reopening approved authorizations, require public posting of coverage criteria, and clarify enrollee liability and coverage decisions.
- 9. **Guardrails for Artificial Intelligence (AI):** CMS proposes to ensure equitable provision of services, regardless of delivery method, and to prevent AI from impeding equity and civil rights, aligning with recent executive orders.

Full analysis of the proposed regulation is now underway and additional information will be communicated with you as it becomes available. Please contact me with any questions.

Thank you.		
Carolyn		

Carolyn Martinez (she/her)

Senior Account Manager, Public Sector | Optum Rx

O 1-612-428-6104 carolyn.martinez@optum.com

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Upcoming PTO Alert: 12/20 – 12/27 Business Travel: 1/30 – 1/31

Office Closure: 12/25

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From: Martinez, Carolyn

To: Joseph Feliciani; David Broome; andrewd@rael-letson.com; Diana Cavazos; Nikki Vang; Thomas Georgouses

Cc: Ross, Shannon C; Speakman, Amy E; Duarte, Nissa

Subject: Secure: Fresno City Employees Health and Welfare Trust 2Q 2024 Commercial Plan Rebate Payment

Date: Monday, December 16, 2024 3:55:40 PM

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

FRESNO CITY HEALTH WELFARE TRUST C O HEALTHCOMP REB-0230025-PW Remit 2Q 2024.pdf

This email originates outside Personify Health.

Good afternoon Fresno City Employees Health and Welfare Trust,

Attached you will find the 2Q 2024 commercial plan rebate remittance summary and max1539g report. Payment has been issued in the amount of \$1,628,276.94.

Please let me know if you have any questions.

Thank you, Carolyn

Carolyn Martinez (she/her)

Senior Account Manager, Public Sector | Optum Rx

O 1-612-428-6104

carolyn.martinez@optum.com

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Rebate Disbursement Remittance Summary

Payee: FRESNO CITY HEALTH & WELFARE TRUST C/O HEALTHCOMP

Vendor #: REB-0230025-PW

Rebate Period	Rebate Earned(\$)	Previously Paid(\$)	Net Amount(\$)
4Q2021	915,948.24	915,699.44	248.80
1Q2022	1,033,808.08	1,032,006.02	1,802.06
2Q2022	998,117.75	998,004.65	113.10
3Q2022	982,132.59	978,798.74	3,333.85
4Q2022	984,273.65	990,279.36	(6,005.71)
1Q2023	1,210,549.13	1,214,552.88	(4,003.75)
2Q2023	1,342,603.14	1,339,958.63	2,644.51
3Q2023	1,356,647.67	1,357,125.03	(477.36)
4Q2023	1,329,182.20	1,323,019.68	6,162.52
1Q2024	1,359,711.95	1,211,149.64	148,562.31
2Q2024	1,475,896.61	-	1,475,896.61
Totals	12,988,871.01	11,360,594.07	

Total Paid

1,628,276.94

Run ID: 478114

From: Martinez, Carolyn

To: Joseph Feliciani; David Broome; andrewd@rael-letson.com; Diana Cavazos; Nikki Vang; Thomas Georgouses

Cc: Ross, Shannon C; Speakman, Amy E; Duarte, Nissa

Subject: Secure: Fresno City Employees Health and Welfare Trust 2Q 2024 EGWP Rebate Check

Date: Thursday, December 19, 2024 3:31:05 PM

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

FRESNO CITY EMPLOYEES H W REB-000088-PW Remit 2Q2024.pdf

max1539q 479251 FRESNO CITY EMPLOYEES H & W REB-000088-PW 2Q2024.xlsx

This email originates outside Personify Health.

Good afternoon Fresno City Employees Health and Welfare Trust,

Attached you will find the 2Q 2024 EGWP rebate remittance summary and max1539g report. Payment has been issued in the amount of \$113,341.38.

Please let me know if you have any questions.

Thank you, Carolyn

Carolyn Martinez (she/her)

Senior Account Manager, Public Sector | Optum Rx

O 1-612-428-6104

carolyn.martinez@optum.com

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Upcoming PTO Alert: 12/20 – 12/27

Business Travel: 1/30 – 1/31

Office Closure: 12/25

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Rebate Disbursement Remittance Summary

Payee: FRESNO CITY EMPLOYEES H & W

Vendor #: REB-000088-PW

Rebate Period	Rebate Earned(\$)	Previously Paid(\$)	Net Amount(\$)
4Q2021	76,107.87	76,045.42	62.45
1Q2022	71,044.55	71,000.17	44.38
2Q2022	75,274.70	75,274.70	-
3Q2022	87,663.85	87,663.61	0.24
4Q2022	90,667.79	90,667.31	0.48
1Q2023	94,600.93	94,430.93	170.00
2Q2023	106,713.46	106,527.53	185.93
3Q2023	97,431.34	97,214.86	216.48
4Q2023	105,067.67	103,630.86	1,436.81
1Q2024	102,372.34	100,401.65	1,970.69
2Q2024	109,253.92	-	109,253.92
Totals	1,016,198.42	902,857.04	

Total Paid 113,341.38

Run ID: 479251

From: <u>Martinez, Carolyn</u>

To: Diana Cavazos; Nikki Vang; Joseph Feliciani; David Broome; Andrew Desa
Cc: Ross, Shannon C; Duarte, Nissa; Speakman, Amy E; "Phillip Carbajal"

Subject: Walgreens Changes Policy on GLP-1 90-Day Supply **Date:** Monday, December 30, 2024 7:33:50 AM

Attachments: image001.png

image002.png

This email originates outside Personify Health.



Walgreens Changes Policy on GLP-1 90-Day Supply

Dear Fresno City Employees Health and Welfare Trust,

I'm writing to make you aware of a policy implemented by Walgreens on December 6, 2024. The Walgreens policy change prohibits Commercial members from filling a 90-day supply of GLP-1 medications. Members have the option to fill a 30-day supply or to transfer their prescription to another pharmacy.

Optum Rx has taken action to ensure members have uninterrupted access to GLP-1 medications and is committed to minimizing the member impact of the Walgreens policy change. Optum Rx customer service teams are prepared to assist members who experience this issue with Walgreens.

Optum Rx is supporting members in these ways:

Members who currently receive a 90-day supply. Based on plan design, members
who obtain a 30-day supply of their GLP1 medication could experience a higher
copay when compared to the copay for a 90-day supply. Optum Rx will reimburse
members for any cost difference between a 30-day supply copay and a 90-day
supply copay leveraging standard member reimbursement practices.

We are focused on ensuring members continue to have access to their medications, and to minimizing any potential disruption. Discussions are underway with Walgreens around a long-term resolution for all clients and we will issue updates as the situation changes.

Please contact me with any questions. Thank you.

Sincerely, Carolyn

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

O 1-612-428-6104 carolyn.martinez@optum.com

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Upcoming PTO Alert: 1/22 & 2/16 - 2/17

Business Travel: 1/30 - 1/31

Office Closure: 1/1

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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

Tab	Report Title
Summary	SUMMARY OF KEY STATISTICS
1	MONTHLY FINANCIAL EXPERIENCE
2	MONTHLY FINANCIAL EXPERIENCE BY DIVISION
3	DATA TABLE FOR CLAIM LAG IN GROUP SUMMARY AND BY DIVISION



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

Group Number: 00273

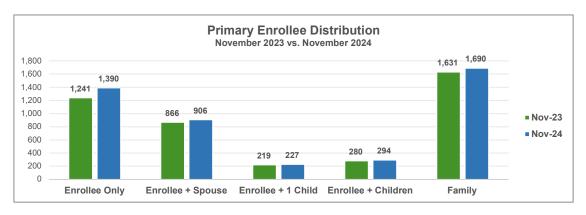
Paid Period: December 1, 2022 - November 30, 2023 compared to December 1, 2023 - November 30, 2024

Financial Summary

- For paid period ended November 30, 2024, the group had an average exposure of 4,431 primary enrollees. This represents a year / year increase of 6.8% from the previous period's average exposure of 4,148 primary enrollees.
- For the current period, claims paid PEPM was \$66.73, compared to \$66.80 during the previous period; Claims paid remained stable between each period.
- During the current period, 69.4% of primary enrollees had enrolled dependents vs. 70.8% of primary enrollees during the previous period.

	12/1/2022 - 11/30/2023	12/1/2023 - 11/30/2024
Claims Paid	\$3,325,178	\$3,547,868
Exposure**	49,780	53,166
Avg. Exposure	4,148	4,431
Avg. Member Count	11,022	11,614

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



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



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

Paid Period: December 1, 2022 - November 30, 2024

	Number of			Enrollee +	Enrollee + 1	Enrollee +		Total Primary	Adult	Child	Total
Date	Claims	Paid Amount	Enrollee Only	Spouse	Child	Children	Family	Enrollees	Dependents	Dependents	Members
Dec-22	1,704	\$286,379	1,144	849	209	255	1,551	4,008	2,400	4,270	10,678
Jan-23	1,179	\$195,980	1,165	841	210	257	1,572	4,045	2,413	4,325	10,783
Feb-23	1,645	\$252,013	1,197	844	210	257	1,574	4,082	2,418	4,334	10,834
Mar-23	2,026	\$314,367	1,210	847	208	266	1,580	4,111	2,427	4,369	10,907
Apr-23	1,592	\$251,213	1,228	848	208	270	1,582	4,136	2,431	4,382	10,949
May-23	1,646	\$258,809	1,248	850	208	274	1,599	4,179	2,450	4,432	11,061
Jun-23	1,843	\$287,561	1,245	847	208	276	1,605	4,181	2,452	4,452	11,085
Jul-23	1,386	\$245,323	1,202	858	208	279	1,630	4,177	2,488	4,505	11,170
Aug-23	2,324	\$385,709	1,224	860	212	280	1,625	4,201	2,485	4,492	11,178
Sep-23	1,615	\$256,956	1,226	865	215	281	1,622	4,209	2,487	4,495	11,191
Oct-23	1,643	\$269,239	1,227	866	216	281	1,624	4,214	2,490	4,489	11,193
Nov-23	1,870	\$321,629	1,241	866	219	280	1,631	4,237	2,497	4,497	11,231
Dec-23	1,473	\$238,834	1,255	867	220	278	1,642	4,262	2,509	4,511	11,282
Jan-24	1,379	\$199,752	1,287	868	221	278	1,649	4,303	2,517	4,524	11,344
Feb-24	1,974	\$335,817	1,336	873	220	282	1,658	4,369	2,531	4,562	11,462
Mar-24	1,892	\$297,546	1,352	868	222	289	1,670	4,401	2,538	4,608	11,547
Apr-24	1,613	\$270,397	1,363	874	223	288	1,670	4,418	2,544	4,610	11,572
May-24	2,154	\$353,645	1,358	883	226	285	1,664	4,416	2,547	4,605	11,568
Jun-24	1,745	\$287,869	1,383	889	228	285	1,663	4,448	2,552	4,608	11,608
Jul-24	1,556	\$237,953	1,385	906	223	304	1,682	4,500	2,591	4,689	11,780
Aug-24	2,381	\$410,265	1,394	903	225	299	1,692	4,513	2,597	4,692	11,802
Sep-24	1,770	\$311,858	1,390	906	229	296	1,699	4,520	2,607	4,702	11,829
Oct-24	2,162	\$349,594	1,392	899	229	297	1,692	4,509	2,593	4,690	11,792
Nov-24	1,580	\$254,337	1,390	906	227	294	1,690	4,507	2,598	4,679	11,784
Total	42,152	\$6,873,046	30,842	20,883	5,224	6,731	39,266	102,946	60,162	108,522	271,630

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



DELTA DENTAL OF CALIFORNIA MONTHLY FINANCIAL EXPERIENCE BY DIVISION FRESNO CITY EES HEALTH &

Group Number: 00273

Paid Period: December 1, 2022 - November 30, 2024

District	Paid Period: [December 1, 2		er 30, 2024									
D0273-00001 Dec-22 1.444	Group-		Number of			Enrollee +	Enrollee + 1	Enrollee +		Total Primary	Adult	Child	Total
DOZ73-00001 Jan-23 1,024													
DOZ73-00001 Feb-23			•		,				,				,
DOZ73-00001 Mar-23													
D0273-00001 Apr-23					,				,			,	
00273-00001 May-23													
DOZZF-90001 Jui-23 1.699 \$246,256 1.104 492 201 289 1.539 3.605 2.031 4.316 9.952 1.0027-90001 Jui-23 2.032 \$337,925 1.086 512 206 273 1.561 3.603 2.070 4.385 10.038 0.0027-90001 Aug-23 2.032 \$337,925 1.086 512 206 273 1.561 3.630 2.066 4.352 10.047 0.0027-90001 Cut-23 1.464 \$235,560 1.088 516 209 273 1.551 3.637 2.067 4.340 10.044 0.0027-90001 Duc-23 1.464 \$235,560 1.088 516 209 273 1.551 3.637 2.067 4.340 10.041 0.0027-90001 Duc-23 1.248 \$198,207 1.112 515 213 270 1.567 3.677 2.082 4.359 10.117 0.0027-90001 Duc-23 1.248 \$198,207 1.112 515 213 270 1.567 3.677 2.082 4.359 10.117 0.0027-90001 Feb-24 1.707 \$283,168 1.194 516 212 274 1.582 3.778 2.098 4.408 10.034 0.0027-90001 Aug-24 1.694 3.301 3.227,265 1.208 513 2.14 2.21 1.593 3.000 2.106 4.452 10.367 0.0027-90001 Aug-24 1.391 \$227,265 1.228 516 215 280 1.588 3.817 2.104 4.447 10.386 0.0027-90001 Jui-24 1.512 \$246,586 1.233 525 220 278 1.588 3.813 2.107 4.447 10.387 0.0027-90001 Jui-24 1.512 \$246,586 1.233 525 220 278 1.588 3.813 2.107 4.447 10.387 0.0027-90001 Jui-24 1.512 \$246,586 1.233 525 220 278 1.588 3.817 2.104 4.447 10.386 0.0027-90001 Jui-24 1.512 \$246,586 1.233 525 220 278 1.588 3.813 2.107 4.447 10.387 0.0027-90001 Jui-24 3.50 \$241,585 3.21,985 3.			•		,				,				
DOZZF-500001 Ju-23 1.227 SZT/1.194 1.060 509 202 271 1.561 3.603 2.070 4.365 10.084 DOZZF-500001 Sup-23 1.403 SZE2,741 1.088 517 208 274 1.549 3.636 2.066 4.347 10.049 DOZZF-500001 Nov-23 1.619 SZT/7.724 1.100 516 219 272 1.556 3.656 2.072 4.343 10.071 DOZZF-500001 Nov-23 1.619 SZT/7.724 1.100 516 212 272 1.556 3.656 2.072 4.343 10.071 DOZZF-500001 Ju-24 1.206 STZ_1.131 1.145 516 213 270 1.567 3.770 2.092 4.372 10.184 DOZZF-500001 Ju-24 1.206 STZ_1.131 1.145 516 213 270 1.576 3.720 2.092 4.372 10.184 DOZZF-500001 Mu-24 1.834 SZE_2.28 1.208 513 214 281 1.593 3.809 2.106 4.452 10.387 DOZZF-500001 Mu-24 1.834 SZE_2.28 1.218 516 215 280 1.588 3.817 2.104 4.447 10.387 DOZZF-500001 Mu-24 1.880 S030.016 1.210 SZ4 218 278 1.588 3.817 2.104 4.447 10.387 DOZZF-500001 Ju-24 1.895 SZH_1.995 1.225 547 216 286 1.608 3.002 2.158 4.537 10.697 DOZZF-500001 Ju-24 1.395 SZH_1.995 1.225 547 216 286 1.608 3.002 2.158 4.537 10.697 DOZZF-500001 Ju-24 1.395 SZH_1.995 1.225 547 216 286 1.608 3.002 2.158 4.537 10.697 DOZZF-500001 Ju-24 1.395 SZH_1.995 1.225 547 216 286 1.608 3.002 2.158 4.537 10.697 DOZZF-500001 Ju-24 1.395 SZH_1.995 1.225 547 216 286 1.608 3.002 2.158 4.537 10.697 DOZZF-500001 Ju-24 1.395 SZH_1.995 1.225 547 216 286 1.608 3.002 2.158 4.537 10.697 DOZZF-500001 Ju-24 1.395 SZH_1.995 1.235 547 216 286 1.608 3.002 2.158 4.537 10.697 DOZZF-500001 Nov-24 1.395 SZH_1.995 1.235 547 216 286 1.608 3.012 2.158 4.537 10.697 DOZZF-500001 Nov-24 1.395 SZH_1.995 1.243 547 220 285 1.619 3.914 2.168 4.539 10.617 DOZZF-500001 Nov-24 1.3		•											
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00273-00001 Sep-23			•		,				,			,	
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D0273-00001 Jan-24 1,206 S172,131 1,145 516 213 270 1,576 3,720 2,092 4,372 10,184 D0273-00001 Feb-24 1,707 \$223,168 1,194 516 212 274 1,582 3,778 2,098 4,408 10,284 D0273-00001 Apr-24 1,634 \$254,228 1,208 513 214 281 1,593 3,809 2,106 4,452 10,367 D0273-00001 Apr-24 1,391 \$227,865 1,218 516 215 280 1,588 3,817 2,104 4,447 10,368 D0273-00001 Jun-24 1,860 \$303,016 1,210 524 218 278 1,583 3,813 2,107 4,447 10,367 D0273-00001 Jun-24 1,512 \$246,586 1,233 525 220 278 1,586 3,842 2,111 4,457 10,410 D0273-00001 Jun-24 1,395 \$211,995 1,235 547 216 296 1,608 3,002 2,158 4,537 10,597 D0273-00001 Jun-24 2,084 \$362,020 1,243 540 219 290 1,620 3,912 2,162 4,543 10,617 D0273-00001 Sep-24 1,497 \$263,899 1,240 541 223 287 1,626 3,917 2,169 4,551 10,637 D0273-00001 D0-22 1,443 \$304,086 1,243 540 222 288 1,619 3,912 2,161 4,539 10,612 D0273-00001 D0-22 134 \$20,801 49 151 4 6 43 253 194 91 538 D0273-00002 Jen-22 134 \$20,801 49 151 4 6 43 253 194 91 538 D0273-00002 Jen-23 100 \$18,225 50 148 3 5 49 255 197 99 551 D0273-00000 Apr-23 77 \$12,855 50 150 3 5 46 294 299 233 110 642 D0273-00000 Apr-23 13 11 156,81 55 179 3 6 53 299 232 115 645 D0273-00000 Apr-23 11 \$16,895 56 179 4 6 54 299 232 115 645 D0273-00000 Apr-23 11 \$16,895 56 179 4 6 54 299 232 115 645 D0273-00000 Apr-23 116 \$15,399 56 172 4 7 54 299 232 116 659 D0273-00000 Apr-23 116 \$15,399 56 172 4 7 54 299 232 116 665 D0273-00000 Apr-24 1,24			,		,				,			,	
D0273-00001 Mar-24 1,834 \$254,228 1,208 513 214 281 1,593 3,809 2,106 4,408 10,284													
D0273-00001 Mar-24 1,84 \$254,228 1,208 513 214 281 1,593 3,809 2,106 4,452 10,387 D0273-00001 Apr-24 1,381 \$227,865 1,218 516 215 280 1,588 3,817 2,104 4,447 10,386 D0273-00001 Jur-24 1,880 \$303,016 1,210 524 218 278 1,583 3,813 2,107 4,447 10,387 D0273-00001 Jur-24 1,195 \$246,586 1,233 525 220 278 1,586 3,842 2,111 4,457 10,470 D0273-00001 Jur-24 1,395 \$211,995 1,235 547 216 296 1,608 3,902 2,158 4,537 10,597 D0273-00001 Aug-24 2,084 \$362,020 1,243 540 219 290 1,620 3,912 2,162 4,543 10,617 D0273-00001 Sep-24 1,487 \$263,699 1,240 541 223 287 1,626 3,917 2,169 4,551 10,637 D0273-00001 Nov-24 1,387 \$304,086 1,243 540 222 288 1,619 3,914 2,161 4,539 10,612 D0273-00001 Nov-24 1,350 \$217,496 1,243 547 220 285 1,619 3,914 2,168 4,530 10,612 D0273-00002 Dec-22 134 \$20,801 49 151 4 6 43 253 194 91 538 D0273-00002 Jan-23 71 \$12,155 50 150 3 5 46 254 196 94 544 D0273-00000 Apr-23 123 \$18,111 55 179 3 6 53 296 232 108 636 D0273-00000 Apr-23 77 \$10,886 56 179 4 6 54 299 233 115 645 D0273-00000 Jur-23 111 \$16,885 56 179 4 6 54 299 233 115 645 D0273-00000 Jur-23 111 \$16,885 56 179 4 6 54 299 233 228 115 636 D0273-00000 Jur-23 111 \$16,885 56 179 4 6 54 299 233 228 115 636 D0273-00000 Jur-24 1,350 \$27,476 58 179 4 6 54 299 233 116 646 D0273-00000 Jur-24 1,350 \$27,477 59 178 5 8 64 314 242 29 685 D0273-00000 Jur-24 1,350 \$27,477 59 178 5 8 64 314 242 29 685 D0273-00000 Jur-24 1,350 \$27,477 59 178 5 8 64 314 242 129 685 D0273-00000 Jur-24 1,350 \$27,477 59 178 5 8 64 314 242 129 685 D027		Jan-24	1,206	\$172,131	1,145								
D0273-00001 Ap-24 1,391 \$227,865 1,218 516 215 280 1,588 3,817 2,104 4,447 10,388 00273-00001 May-24 1,512 \$246,586 1,233 525 220 278 1,586 3,642 2,111 4,457 10,410 00273-00001 Jun-24 1,512 \$246,586 1,233 525 220 278 1,586 3,642 2,111 4,457 10,410 00273-00001 Aug-24 2,084 \$362,020 1,243 540 219 290 1,620 3,912 2,162 4,543 10,617 00273-00001 Aug-24 2,084 \$362,020 1,243 540 219 290 1,620 3,912 2,162 4,543 10,617 00273-00001 Sep-24 1,497 \$263,699 1,240 541 223 287 1,626 3,917 2,169 4,551 10,637 00273-00001 Oct-24 1,878 \$304,086 1,243 540 222 288 1,619 3,912 2,161 4,539 10,612 00273-00001 Nov-24 1,350 \$217,496 1,243 547 220 285 1,619 3,914 2,168 4,530 10,612 00273-00002 Jan-23 71 \$12,155 50 150 3 5 46 254 196 94 544 00273-00002 Jan-23 71 \$12,155 50 148 3 5 49 255 197 99 551 00273-00002 Mar-23 123 \$18,111 55 179 4 6 54 299 233 110 642 00273-00002 Jan-23 77 \$10,886 56 179 4 6 54 299 233 110 642 00273-00002 Jan-23 77 \$10,886 56 179 4 6 54 299 233 110 642 00273-00002 Jan-23 77 \$10,886 56 179 4 6 54 299 233 110 642 00273-00002 Jan-23 111 \$16,885 56 179 4 6 54 299 233 110 642 00273-00002 Jan-23 111 \$16,885 56 179 4 6 54 299 233 110 642 00273-00002 Jan-23 111 \$16,885 56 179 4 6 54 299 233 110 642 00273-00002 Jan-23 111 \$16,885 56 179 4 6 54 299 233 110 642 644			•		,						,	,	
DOZ73-00001 May-24 1,860 \$303,016 1,210 524 218 278 1,583 3,813 2,107 4,447 10,367	00273-00001	Mar-24	1,634	\$254,228	1,208				1,593	3,809	2,106	4,452	10,367
DOZ73-00001	00273-00001	Apr-24	1,391	\$227,865	1,218	516			1,588	3,817	2,104	4,447	10,368
DOZ73-00001	00273-00001	May-24	1,860	\$303,016						3,813	2,107	4,447	10,367
00273-00001 Aug-24 2,084 \$362,020 1,243 540 219 290 1,620 3,912 2,162 4,543 10,617	00273-00001	Jun-24		\$246,586		525	220	278	1,586			,	
00273-00001 Sep-24 1,497 \$263,699 1,240 541 223 287 1,626 3,917 2,169 4,551 10,637	00273-00001	Jul-24	1,395	\$211,995	1,235	547		296	1,608	3,902	2,158	4,537	10,597
00273-00001 Oct-24 1,878 \$304,086 1,243 540 222 288 1,619 3,912 2,161 4,539 10,612 00273-00001 Nov-24 1,350 \$217,496 1,243 547 220 285 1,619 3,914 2,168 4,530 10,612 00273-00002 Dec-22 134 \$20,801 49 151 4 6 43 253 194 91 538 00273-00002 Jan-23 71 \$12,155 50 150 3 5 46 254 196 94 544 00273-00002 Feb-23 100 \$18,225 50 148 3 5 49 255 197 99 551 00273-00002 Apr-23 123 \$18,111 55 179 3 6 53 296 232 108 636 00273-00002 Apr-23 84 \$10,681 55 179 4 6	00273-00001	Aug-24	2,084			540				3,912	2,162	4,543	
00273-00001 Nov-24 1,350 \$217,496 1,243 547 220 285 1,619 3,914 2,168 4,530 10,612 00273-00002 Dec-22 134 \$20,801 49 151 4 6 43 253 194 91 538 00273-00002 Jan-23 71 \$12,155 50 150 3 5 46 254 196 94 544 00273-00002 Feb-23 100 \$18,225 50 148 3 5 49 255 197 99 551 00273-00002 Mar-23 123 \$18,111 55 179 3 6 53 296 232 108 636 00273-00002 Mary-23 84 \$10,681 55 178 4 7 54 298 233 110 642 00273-00002 Jun-23 111 \$16,885 56 173 4 7 54 2	00273-00001	Sep-24	1,497	\$263,699	1,240	541			1,626	3,917	2,169	4,551	10,637
D0273-00002 Dec-22 134 \$20,801 49 151 4 6 43 253 194 91 538	00273-00001	Oct-24	1,878	\$304,086	1,243	540		288	1,619	3,912	2,161	4,539	10,612
00273-00002 Jan-23 71 \$12,155 50 150 3 5 46 254 196 94 544 00273-00002 Feb-23 100 \$18,225 50 148 3 5 49 255 197 99 551 00273-00002 Mar-23 123 \$18,111 55 179 4 6 53 296 232 108 636 00273-00002 May-23 84 \$10,681 55 178 4 7 54 298 232 115 645 00273-00002 Jun-23 111 \$16,885 56 173 4 7 54 298 232 115 645 00273-00002 Jun-23 111 \$16,885 56 173 4 7 54 298 232 115 645 00273-00002 Jul-23 89 \$15,105 55 169 3 8 56 291 225	00273-00001	Nov-24	1,350	\$217,496	1,243	547	220	285	1,619	3,914	2,168	4,530	10,612
00273-00002 Feb-23 100 \$18,225 50 148 3 5 49 255 197 99 551 00273-00002 Mar-23 123 \$18,111 55 179 3 6 53 296 232 108 636 00273-00002 Apr-23 77 \$10,886 56 179 4 6 54 299 233 110 642 00273-00002 May-23 84 \$10,681 55 178 4 7 54 298 232 115 645 00273-00002 Jun-23 111 \$16,885 56 173 4 7 54 294 227 114 635 00273-00002 Jul-23 89 \$15,105 55 169 3 8 56 291 225 117 633 00273-00002 Aug-23 163 \$26,041 55 170 3 7 58 293 22	00273-00002	Dec-22	134	\$20,801	49		4	6	43	253	194	91	
00273-00002 Mar-23 123 \$15,111 55 179 3 6 53 296 232 108 636 00273-00002 Apr-23 77 \$10,886 56 179 4 6 54 299 233 110 642 00273-00002 May-23 84 \$10,681 55 178 4 7 54 298 232 115 645 00273-00002 Jun-23 111 \$16,885 56 173 4 7 54 298 232 114 635 00273-00002 Jul-23 89 \$15,105 55 169 3 8 56 291 225 117 633 00273-00002 Aug-23 163 \$26,041 55 170 3 7 58 293 228 115 636 00273-00002 Sep-23 116 \$15,369 56 172 4 7 58 297 2	00273-00002	Jan-23	71	\$12,155	50	150	3	5	46	254	196	94	544
00273-00002 Apr-23 77 \$10,886 56 179 4 6 54 299 233 110 642 00273-00002 May-23 84 \$10,681 55 178 4 7 54 298 232 115 645 00273-00002 Jun-23 111 \$16,885 56 173 4 7 54 294 227 114 635 00273-00002 Jul-23 89 \$15,105 55 169 3 8 56 291 225 117 633 00273-00002 Aug-23 163 \$26,041 55 170 3 7 58 293 228 115 636 00273-00002 Sep-23 116 \$15,369 56 172 4 7 58 297 230 117 644 00273-00002 Oct-23 106 \$18,644 58 174 4 8 59 304 2	00273-00002	Feb-23	100	\$18,225	50	148	3	5	49	255	197	99	551
00273-00002 May-23 84 \$10,681 55 178 4 7 54 298 232 115 645 00273-00002 Jun-23 111 \$16,885 56 173 4 7 54 294 227 114 635 00273-00002 Jul-23 89 \$15,105 55 169 3 8 56 291 225 117 633 00273-00002 Aug-23 163 \$26,041 55 170 3 7 58 293 228 115 636 00273-00002 Sep-23 116 \$15,369 56 172 4 7 58 297 230 117 644 00273-00002 Sep-23 116 \$15,369 56 172 4 7 58 297 230 117 644 00273-00002 Nov-23 129 \$24,429 58 175 4 8 59 304	00273-00002	Mar-23	123			179	3	6	53	296		108	
00273-00002 Jun-23 111 \$16,885 56 173 4 7 54 294 227 114 635 00273-00002 Jul-23 89 \$15,105 55 169 3 8 56 291 225 117 633 00273-00002 Aug-23 163 \$26,041 55 170 3 7 58 293 228 115 636 00273-00002 Sep-23 116 \$15,369 56 172 4 7 58 297 230 117 644 00273-00002 Oct-23 106 \$18,644 58 174 4 8 58 302 232 118 652 00273-00002 Nov-23 129 \$24,429 58 175 4 8 59 308 237 121 669 00273-00002 Dec-23 123 \$21,063 59 178 4 8 59 308 <td< td=""><td>00273-00002</td><td>Apr-23</td><td>77</td><td>\$10,886</td><td>56</td><td>179</td><td>4</td><td>6</td><td>54</td><td>299</td><td>233</td><td>110</td><td>642</td></td<>	00273-00002	Apr-23	77	\$10,886	56	179	4	6	54	299	233	110	642
00273-00002 Jul-23 89 \$15,105 55 169 3 8 56 291 225 117 633 00273-00002 Aug-23 163 \$26,041 55 170 3 7 58 293 228 115 636 00273-00002 Sep-23 116 \$15,369 56 172 4 7 58 297 230 117 644 00273-00002 Oct-23 106 \$18,644 58 174 4 8 58 302 232 118 652 00273-00002 Nov-23 129 \$24,429 58 175 4 8 59 304 234 121 659 00273-00002 Dec-23 123 \$21,063 59 178 4 8 59 308 237 121 666 00273-00002 Jan-24 91 \$14,900 58 181 5 8 58 310	00273-00002	May-23	84	\$10,681	55	178	4	7	54	298	232	115	645
00273-00002 Aug-23 163 \$26,041 55 170 3 7 58 293 228 115 636 00273-00002 Sep-23 116 \$15,369 56 172 4 7 58 297 230 117 644 00273-00002 Oct-23 106 \$18,644 58 174 4 8 58 302 232 118 652 00273-00002 Nov-23 129 \$24,429 58 175 4 8 59 304 234 121 659 00273-00002 Dec-23 123 \$21,063 59 178 4 8 59 308 237 121 666 00273-00002 Jan-24 91 \$14,900 58 181 5 8 58 310 239 121 670 00273-00002 Feb-24 143 \$25,985 58 181 5 8 62 314 <td< td=""><td>00273-00002</td><td>Jun-23</td><td>111</td><td>\$16,885</td><td>56</td><td></td><td>4</td><td>7</td><td>54</td><td>294</td><td>227</td><td>114</td><td>635</td></td<>	00273-00002	Jun-23	111	\$16,885	56		4	7	54	294	227	114	635
00273-00002 Sep-23 116 \$15,369 56 172 4 7 58 297 230 117 644 00273-00002 Oct-23 106 \$18,644 58 174 4 8 58 302 232 118 652 00273-00002 Nov-23 129 \$24,429 58 175 4 8 59 304 234 121 659 00273-00002 Dec-23 123 \$21,063 59 178 4 8 59 308 237 121 666 00273-00002 Jan-24 91 \$14,900 58 181 5 8 58 310 239 121 670 00273-00002 Feb-24 143 \$25,985 58 181 5 8 62 314 243 125 682 00273-00002 Mar-24 144 \$23,977 59 178 5 8 64 314 <td< td=""><td>00273-00002</td><td>Jul-23</td><td>89</td><td>\$15,105</td><td>55</td><td>169</td><td>3</td><td>8</td><td>56</td><td>291</td><td>225</td><td>117</td><td>633</td></td<>	00273-00002	Jul-23	89	\$15,105	55	169	3	8	56	291	225	117	633
00273-00002 Oct-23 106 \$18,644 58 174 4 8 58 302 232 118 652 00273-00002 Nov-23 129 \$24,429 58 175 4 8 59 304 234 121 659 00273-00002 Dec-23 123 \$21,063 59 178 4 8 59 308 237 121 666 00273-00002 Jan-24 91 \$14,900 58 181 5 8 58 310 239 121 670 00273-00002 Feb-24 143 \$25,985 58 181 5 8 62 314 243 125 682 00273-00002 Mar-24 144 \$23,977 59 178 5 8 64 314 242 129 685 00273-00002 Apr-24 127 \$27,437 60 179 4 8 66 317 <td< td=""><td>00273-00002</td><td>Aug-23</td><td>163</td><td>\$26,041</td><td>55</td><td>170</td><td>3</td><td>7</td><td>58</td><td>293</td><td>228</td><td>115</td><td>636</td></td<>	00273-00002	Aug-23	163	\$26,041	55	170	3	7	58	293	228	115	636
00273-00002 Nov-23 129 \$24,429 58 175 4 8 59 304 234 121 659 00273-00002 Dec-23 123 \$21,063 59 178 4 8 59 308 237 121 666 00273-00002 Jan-24 91 \$14,900 58 181 5 8 58 310 239 121 670 00273-00002 Feb-24 143 \$25,985 58 181 5 8 62 314 243 125 682 00273-00002 Mar-24 144 \$23,977 59 178 5 8 64 314 242 129 685 00273-00002 Apr-24 127 \$27,437 60 179 4 8 66 317 245 131 693 00273-00002 May-24 165 \$32,043 63 180 4 7 66 320 <td< td=""><td>00273-00002</td><td>Sep-23</td><td>116</td><td>\$15,369</td><td>56</td><td>172</td><td>4</td><td>7</td><td>58</td><td>297</td><td>230</td><td>117</td><td>644</td></td<>	00273-00002	Sep-23	116	\$15,369	56	172	4	7	58	297	230	117	644
00273-00002 Dec-23 123 \$21,063 59 178 4 8 59 308 237 121 666 00273-00002 Jan-24 91 \$14,900 58 181 5 8 58 310 239 121 670 00273-00002 Feb-24 143 \$25,985 58 181 5 8 62 314 243 125 682 00273-00002 Mar-24 144 \$23,977 59 178 5 8 64 314 242 129 685 00273-00002 Apr-24 127 \$27,437 60 179 4 8 66 317 245 131 693 00273-00002 May-24 165 \$32,043 63 180 4 7 66 320 246 128 694 00273-00002 Jun-24 132 \$24,358 63 184 4 7 63 321 <td< td=""><td>00273-00002</td><td>Oct-23</td><td>106</td><td>\$18,644</td><td>58</td><td>174</td><td>4</td><td>8</td><td>58</td><td>302</td><td>232</td><td>118</td><td>652</td></td<>	00273-00002	Oct-23	106	\$18,644	58	174	4	8	58	302	232	118	652
00273-00002 Jan-24 91 \$14,900 58 181 5 8 58 310 239 121 670 00273-00002 Feb-24 143 \$25,985 58 181 5 8 62 314 243 125 682 00273-00002 Mar-24 144 \$23,977 59 178 5 8 64 314 242 129 685 00273-00002 Apr-24 127 \$27,437 60 179 4 8 66 317 245 131 693 00273-00002 May-24 165 \$32,043 63 180 4 7 66 320 246 128 694 00273-00002 Jun-24 132 \$24,358 63 184 4 7 63 321 247 123 691	00273-00002	Nov-23	129	\$24,429	58	175	4	8	59	304	234	121	659
00273-00002 Feb-24 143 \$25,985 58 181 5 8 62 314 243 125 682 00273-00002 Mar-24 144 \$23,977 59 178 5 8 64 314 242 129 685 00273-00002 Apr-24 127 \$27,437 60 179 4 8 66 317 245 131 693 00273-00002 May-24 165 \$32,043 63 180 4 7 66 320 246 128 694 00273-00002 Jun-24 132 \$24,358 63 184 4 7 63 321 247 123 691	00273-00002	Dec-23	123	\$21,063	59	178	4	8	59	308		121	
00273-00002 Mar-24 144 \$23,977 59 178 5 8 64 314 242 129 685 00273-00002 Apr-24 127 \$27,437 60 179 4 8 66 317 245 131 693 00273-00002 May-24 165 \$32,043 63 180 4 7 66 320 246 128 694 00273-00002 Jun-24 132 \$24,358 63 184 4 7 63 321 247 123 691	00273-00002	Jan-24	91	\$14,900	58	181	5	8	58	310	239	121	670
00273-00002 Apr-24 127 \$27,437 60 179 4 8 66 317 245 131 693 00273-00002 May-24 165 \$32,043 63 180 4 7 66 320 246 128 694 00273-00002 Jun-24 132 \$24,358 63 184 4 7 63 321 247 123 691	00273-00002	Feb-24	143	\$25,985	58	181	5	8	62	314	243	125	682
00273-00002 May-24 165 \$32,043 63 180 4 7 66 320 246 128 694 00273-00002 Jun-24 132 \$24,358 63 184 4 7 63 321 247 123 691	00273-00002	Mar-24	144	\$23,977	59	178	5	8	64	314	242	129	685
00273-00002 Jun-24 132 \$24,358 63 184 4 7 63 321 247 123 691	00273-00002	Apr-24	127	\$27,437	60	179	4	8	66	317	245	131	693
00273-00002 Jun-24 132 \$24,358 63 184 4 7 63 321 247 123 691	00273-00002	May-24	165	\$32,043	63	180	4	7	66	320	246	128	694
00273-00002 Jul-24 88 \$14.219 63 187 4 7 61 322 248 124 694	00273-00002	Jun-24	132	\$24,358	63		4	7	63	321	247		691
100 101 101 101 101 101 101 101 101 101	00273-00002	Jul-24	88	\$14,219	63	187	4	7	61	322	248	124	694

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00273-00002	Aug-24	170	\$25,732	66	190	3	8	59	326	249	121	696
00273-00002	Sep-24	156	\$28,294	66	192	3	8	59	328	251	122	701
00273-00002	Oct-24	173	\$30,805	66	188	3	8	60	325	248	123	696
00273-00002	Nov-24	126	\$20,314	64	189	3	8	60	324	249	124	697
00273-00003	Dec-22	98	\$18,704	79	159	2	0	8	248	167	15	430
							0	-				
00273-00003	Jan-23	65	\$10,697	77	158	2	ŭ	8	245	166	15	426
00273-00003	Feb-23	78	\$13,271	77	159	2	0	7	245	166	14	425
00273-00003	Mar-23	105	\$16,182	77	158	2	0	7	244	165	14	423
00273-00003	Apr-23	112	\$18,617	77	158	2	0	8	245	166	15	426
00273-00003	May-23	97	\$15,031	78	162	1	0	9	250	171	15	436
00273-00003	Jun-23	106	\$19,756	76	164	1	0	8	249	172	14	435
00273-00003	Jul-23	64	\$11,919	78	163	1	0	9	251	172	15	438
00273-00003		116	\$19,979	74	162	1	0	9	246	171	15	432
	Aug-23						-					
00273-00003	Sep-23	92	\$14,508	73	161	1	0	9	244	170	15	429
00273-00003	Oct-23	75	\$13,238	73	161	1	0	9	244	170	15	429
00273-00003	Nov-23	115	\$17,047	75	160	1	0	9	245	169	15	429
00273-00003	Dec-23	91	\$17,852	76	159	1	0	9	245	168	15	428
00273-00003	Jan-24	71	\$11,251	76	156	1	0	9	242	165	15	422
00273-00003	Feb-24	112	\$25,282	76	160	1	0	8	245	168	13	426
00273-00003	Mar-24	104	\$17,702	78	160	1	0	8	247	168	13	428
00273-00003	Apr-24	91	\$14,484	78	162	1	0	9	250	171	14	435
	•					1	-	9				
00273-00003	May-24	113	\$16,698	78	162	•	0		250	171	14	435
00273-00003	Jun-24	82	\$13,754	77	162	1	0	9	249	171	13	433
00273-00003	Jul-24	61	\$9,267	75	155	1	0	8	239	163	12	414
00273-00003	Aug-24	111	\$20,319	75	155	1	0	8	239	163	12	414
00273-00003	Sep-24	105	\$17,892	76	155	1	0	8	240	163	12	415
00273-00003	Oct-24	99	\$12,857	75	153	1	0	8	237	161	12	410
00273-00003	Nov-24	89	\$14,387	75	152	1	0	8	236	160	12	408
00273-00004	Dec-22	24	\$5,069	12	46	2	1	11	72	57	22	151
00273-00004	Jan-23	15	\$2,224	13	45	2	1	10	71	55	21	147
							1					
00273-00004	Feb-23	27	\$6,480	13	46	2	1	9	71	55	20	146
00273-00004	Mar-23	33	\$5,077	7	14	2	1	2	26	16	9	51
00273-00004	Apr-23	24	\$3,636	7	14	2	1	1	25	15	8	48
00273-00004	May-23	15	\$2,336	7	12	2	0	1	22	13	3	38
00273-00004	Jun-23	14	\$3,987	7	16	2	0	1	26	17	3	46
00273-00004	Jul-23	5	\$1,010	8	16	2	0	1	27	17	3	47
00273-00004	Aug-23	10	\$1,168	8	15	2	0	1	26	16	3	45
00273-00004	Sep-23	4	\$339	8	15	2	0	1	26	16	3	45
		•					0	1				
00273-00004	Oct-23	8	\$1,798	8	15	2	-	•	26	16	3	45
00273-00004	Nov-23	4	\$2,102	8	15	2	0	1	26	16	3	45
00273-00004	Dec-23	11	\$1,713	8	15	2	0	1	26	16	3	45
00273-00004	Jan-24	6	\$1,147	8	15	2	0	0	25	15	2	42
00273-00004	Feb-24	8	\$1,040	8	16	2	0	0	26	16	2	44
00273-00004	Mar-24	7	\$1,330	7	17	2	0	0	26	17	2	45
00273-00004	Apr-24	4	\$610	7	17	2	0	0	26	17	2	45
00273-00004	Мау-24	11	\$1,263	7	17	2	0	0	26	17	2	45
00273-00004	Jun-24	13	\$2,133	7	18	2	0	0	27	18	2	47
00273-00004	Jul-24	11	\$2,090	8	17	2	0	1	28	18	3	49
			. ,				-	1				
00273-00004	Aug-24	12	\$1,679	7	18	2	0	1	28	19	3	50
00273-00004	Sep-24	10	\$1,821	7	18	2	0	1	28	19	3	50
00273-00004	Oct-24	12	\$1,846	7	18	2	0	1	28	19	3	50
00273-00004	Nov-24	12	\$1,836	7	18	2	0	1	28	19	3	50
00273-09001	Dec-22	4	\$840	3	4	0	0	7	14	11	10	35
00273-09001	Jan-23	4	\$334	2	3	0	0	3	8	6	4	18
00273-09001	Feb-23	5	\$703	2	2	0	0	3	7	5	4	16
00273-09001	Mar-23	4	\$392	2	1	0	0	3	6	4	4	14
1 30210-03001	IVIGIT-20	7	ΨΟΟΣ	_	!	U	U	0	U	7	7	T

00273-09001	Apr-23	1	\$0	2	2	0	0	4	8	6	6	20
00273-09001	May-23	2	\$175	2	2	0	0	4	8	6	6	20
00273-09001	Jun-23	3	\$678	2	2	0	0	3	7	5	5	17
00273-09001	Jul-23	1	\$105	1	1	0	0	3	5	4	5	14
00273-09001	Aug-23	3	\$595	1	1	0	0	4	6	5	7	18
00273-09001	Sep-23	0	\$0	1	0	0	0	5	6	5	13	24
00273-09001	Oct-23	0	\$0	0	0	0	0	5	5	5	13	23
00273-09001	Nov-23	3	\$326	0	0	0	0	6	6	6	15	27
00273-09001	Dec-23	0	\$0	0	0	0	0	6	6	6	14	26
00273-09001	Jan-24	5	\$323	0	0	0	0	6	6	6	14	26
00273-09001	Feb-24	4	\$343	0	0	0	0	6	6	6	14	26
00273-09001	Mar-24	3	\$310	0	0	0	0	5	5	5	12	22
00273-09001	Apr-24	0	\$0	0	0	1	0	7	8	7	16	31
00273-09001	May-24	5	\$626	0	0	1	0	6	7	6	14	27
00273-09001	Jun-24	6	\$1,039	3	0	1	0	5	9	5	13	27
00273-09001	Jul-24	1	\$382	4	0	0	1	4	9	4	13	26
00273-09001	Aug-24	4	\$515	3	0	0	1	4	8	4	13	25
00273-09001	Sep-24	2	\$152	1	0	0	1	5	7	5	14	26
00273-09001	Oct-24	0	\$0	1	0	1	1	4	7	4	13	24
00273-09001	Nov-24	3	\$305	1	0	1	1	2	5	2	10	17
Total		42,152	\$6,873,046	30,842	20,883	5,224	6,731	39,266	102,946	60,162	108,522	271,630

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: December 1, 2022 - November 30, 2024

Paid Period:	December 1,	2022 - Novem	<u> </u>	
		Paid	Incurred	
Group	Division	Month/Year	Month/Year	Paid Amount
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	Мау-22	\$167
00273	All	Jan-23	Jun-22	\$831
00273	All	Jan-23	Jul-22	\$1,564
00273	All	Jan-23	Aug-22	\$340
00273	All	Jan-23	Sep-22	\$2,487
00273	All	Jan-23	Oct-22	\$4,525
00273	All	Jan-23	Nov-22	\$6,781
00273	All	Jan-23	Dec-22	\$77,474
00273	All	Jan-23	Jan-23	\$100,795
00273	All	Feb-23	Nov-21	\$1,500
00273	All	Feb-23	Jun-22	\$86
00273	All	Feb-23	Jul-22	\$565
00273	All	Feb-23	Aug-22	\$3,565
00273	All	Feb-23	Sep-22	\$750
00273	All	Feb-23	Oct-22	\$1,197
00273	All	Feb-23	Nov-22	\$2,131
00273	All	Feb-23	Dec-22	\$4,702

00273	All	Feb-23	Jan-23	\$133,568
00273	All	Feb-23	Feb-23	\$103,950
00273	All	Mar-23	Jul-21	\$127
00273	All	Mar-23	Feb-22	\$64
00273	All	Mar-23	Mar-22	\$1,175
00273	All	Mar-23	Apr-22	\$3,547
00273	All	Mar-23	Jun-22	\$570
00273	All	Mar-23	Jul-22	\$960
00273	All	Mar-23	Aug-22	\$229
00273	All	Mar-23	Sep-22	\$254
00273	All	Mar-23	Oct-22	\$172
00273	All	Mar-23	Nov-22	\$2,323
00273	All	Mar-23	Dec-22	\$3,753
00273	All	Mar-23	Jan-23	\$14,145
00273	All	Mar-23	Feb-23	\$119,389
00273	All	Mar-23	Mar-23	\$167,660
00273	All	Apr-23	Jul-22	\$402
00273	All	Apr-23	Sep-22	\$726
00273	All	Apr-23	Oct-22	\$2,847
00273	All	Apr-23	Nov-22	\$1,571
00273	All	Apr-23	Dec-22	\$3,113
00273	All	Apr-23	Jan-23	\$1,832
00273	All	Apr-23	Feb-23	\$5,195
00273	All	Apr-23	Mar-23	\$104,239
00273	All	Apr-23	Apr-23	\$131,290
00273	All	May-23	May-22	\$91
00273	All	May-23	Jun-22	\$153
00273	All	May-23	Jul-22	\$493
00273	All	May-23	Aug-22	\$320
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
00273	All	Sep-23	Apr-23	\$311
00273	All	Sep-23	May-23	\$973
00273	All	Sep-23	Jun-23	\$4,215
00273	All	Sep-23	Jul-23	\$8,537
00273	All	Sep-23	Aug-23	\$102,029
00273	All	Sep-23	Sep-23	\$139,602
00273	All	Oct-23	Oct-21	\$1,500
00273	All	Oct-23	Oct-22	\$87
00273	All	Oct-23	Jan-23	\$787
00273	All	Oct-23	Feb-23	\$390
00273	All	Oct-23	Mar-23	\$747
00273	All	Oct-23	Apr-23	\$369
00273	All	Oct-23	May-23	\$3,353

00273	All	Oct-23	Jun-23	\$2,672
00273	All	Oct-23	Jul-23	\$3,767
00273	All	Oct-23	Aug-23	\$10,816
00273	All	Oct-23	Sep-23	\$102,950
00273	All	Oct-23	Oct-23	\$141,801
00273	All	Nov-23	May-22	\$1,231
00273	All	Nov-23	Dec-22	\$1,282
00273	All	Nov-23	Jan-23	\$308
00273	All	Nov-23	Feb-23	\$20
00273	All	Nov-23	Apr-23	\$3,330
00273	All	Nov-23	Jun-23	\$331
00273	All	Nov-23	Jul-23	\$5,035
00273	All	Nov-23	Aug-23	\$4,661
00273	All	Nov-23	Sep-23	\$11,385
00273	All	Nov-23	Oct-23	\$136,789
00273	All	Nov-23	Nov-23	\$157,258
00273	All	Dec-23	Jan-22	\$263
00273	All	Dec-23	Apr-22	\$391
00273	All	Dec-23	Jun-22	\$272
00273	All	Dec-23	Nov-22	\$1,982
00273	All	Dec-23	Feb-23	\$742
00273	All	Dec-23	Mar-23	\$246
00273	All	Dec-23	May-23	\$115
00273	All	Dec-23	Jun-23	\$380
00273	All	Dec-23	Jul-23	\$2,450
00273	All	Dec-23	Aug-23	\$2,750
00273	All	Dec-23	Sep-23	\$1,180
00273	All	Dec-23	Oct-23	\$10,265
00273	All	Dec-23	Nov-23	\$91,476
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
00273	All	Jul-24	Sep-23	\$330
00273	All	Jul-24	Nov-23	\$76
00273	All	Jul-24	Jan-24	\$410
00273	All	Jul-24	Feb-24	\$3,631
00273	All	Jul-24	Mar-24	\$2,187
00273	All	Jul-24	Apr-24	\$3,571
00273	All	Jul-24	May-24	\$6,463
00273	All	Jul-24	Jun-24	\$95,906
00273	All	Jul-24	Jul-24	\$125,379
00273	All	Aug-24	Mar-23	\$137
00273	All	Aug-24	Jul-23	\$375
00273	All	Aug-24	Sep-23	\$39
00273	All	Aug-24	Oct-23	\$359
00273	All	Aug-24	Nov-23	\$795
00273	All	Aug-24	Dec-23	\$153
00273	All	Aug-24	Jan-24	\$1,537
00273	All	Aug-24	Feb-24	\$1,727
00273	All	Aug-24	Mar-24	\$1,288
00273	All	Aug-24	Apr-24	\$5,687
00273	All	Aug-24	May-24	\$3,041
00273	All	Aug-24	Jun-24	\$12,325
00273	All	Aug-24	Jul-24	\$179,850
00273	All	Aug-24	Aug-24	\$202,952
00273	All	Sep-24	Aug-23	\$76
00273	All	Sep-24	Sep-23	\$721
00273	All	Sep-24	Nov-23	\$147
00273	All	Sep-24	Dec-23	\$91
00273	All	Sep-24	Jan-24	\$127
00273	All	Sep-24	Feb-24	\$1,436
00273	All	Sep-24	Mar-24	\$2,309
00273	All	Sep-24	Apr-24	\$2,727
00273	All	Sep-24	May-24	\$1,967
00273	All	Sep-24	Jun-24	\$2,758
00273	All	Sep-24	Jul-24	\$12,965

1 00070	A 11	0 04		\$405.500
00273	All	Sep-24	Aug-24	\$125,583
00273	All	Sep-24	Sep-24	\$160,953
00273	All	Oct-24	Sep-23	\$110
00273	All	Oct-24	Jan-24	\$499
00273	All	Oct-24	Mar-24	\$666
00273	All	Oct-24	Apr-24	\$768
00273	All	Oct-24	May-24	\$4,411
00273	All	Oct-24	Jun-24	\$1,509
00273	All	Oct-24	Jul-24	\$7,056
00273	All	Oct-24	Aug-24	\$15,719
00273	All	Oct-24	Sep-24	\$123,042
00273	All	Oct-24	Oct-24	\$195,815
00273	All	Nov-24	Nov-23	\$96
00273	All	Nov-24	Dec-23	\$164
00273	All	Nov-24	Jan-24	\$1,098
00273	All	Nov-24	Feb-24	\$162
00273	All	Nov-24	Mar-24	\$1,038
00273	All	Nov-24	Apr-24	\$824
00273	All	Nov-24	May-24	\$172
00273	All	Nov-24	Jun-24	\$1,597
00273	All	Nov-24	Jul-24	\$3,244
00273	All	Nov-24	Aug-24	\$2,766
00273	All	Nov-24	Sep-24	\$7,053
00273	All	Nov-24	Oct-24	\$92,189
00273	All	Nov-24	Nov-24	\$143,935
Total				\$6,873,046

Group	Division	Paid Month/Year	Incurred Month/Year	Paid Amount
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

١	00273	00001	Jan-23	May-22	\$167
l	00273	00001	Jan-23	Jun-22	\$831
l	00273	00001	Jan-23	Jul-22	\$1,308
l	00273	00001	Jan-23	Aug-22	\$340
l	00273	00001	Jan-23	Sep-22	\$1,757
l	00273	00001	Jan-23	Oct-22	\$4,339
l	00273	00001	Jan-23	Nov-22	\$6,097
l	00273	00001	Jan-23	Dec-22	\$69,465
l	00273	00001	Jan-23	Jan-23	\$85,249
l	00273	00001	Feb-23	Nov-21	\$1,500
l	00273	00001	Feb-23	Jun-22	\$86
l	00273	00001	Feb-23	Jul-22	\$565
l	00273	00001	Feb-23	Aug-22	\$3,455
l	00273	00001	Feb-23	Sep-22	\$750
l	00273	00001	Feb-23	Oct-22	\$1,197
l	00273	00001	Feb-23	Nov-22	\$1,936
l	00273	00001	Feb-23	Dec-22	\$4,477
l	00273	00001	Feb-23	Jan-23	\$113,714
l	00273	00001	Feb-23	Feb-23	\$85,653
l	00273	00001	Mar-23	Jul-21	\$127
l	00273	00001	Mar-23	Feb-22	\$64
l	00273	00001	Mar-23	Mar-22	\$1,175
l	00273	00001	Mar-23	Apr-22	\$3,547
l	00273	00001	Mar-23	Jul-22	\$960
l	00273	00001	Mar-23	Aug-22	\$229
l	00273	00001	Mar-23	Sep-22	\$254
l	00273	00001	Mar-23	Oct-22	\$153
l	00273	00001	Mar-23	Nov-22	\$1,989
l	00273	00001	Mar-23	Dec-22	\$3,055
l	00273	00001	Mar-23	Jan-23	\$12,708
l	00273	00001	Mar-23	Feb-23	\$105,275
l	00273	00001	Mar-23	Mar-23	\$145,072
l	00273	00001	Apr-23	Jul-22	\$402
l	00273	00001	Apr-23	Sep-22	\$726
l	00273	00001	Apr-23	Oct-22	\$2,658
l	00273	00001	Apr-23	Nov-22	\$1,513
l	00273	00001	Apr-23	Dec-22	\$2,370
l	00273	00001	Apr-23	Jan-23	\$1,817
l	00273	00001	Apr-23	Feb-23	\$4,706
l	00273	00001	Apr-23	Mar-23	\$90,135
l	00273	00001	Apr-23	Apr-23	\$113,748
l	00273	00001	May-23	May-22	\$91
	00273	00001	May-23	Jun-22	\$153
	00273	00001	May-23	Jul-22	\$493
	00273	00001	May-23	Aug-22	\$320
	00273	00001	May-23	Sep-22	\$401
	00273	00001	May-23	Oct-22	\$2,128
	00273	00001	May-23	Nov-22	\$2,451
	00273	00001	May-23	Dec-22	\$488

١	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
ı	00273	00001	Jul-23	Mar-23	\$1,206
ı	00273	00001	Jul-23	Apr-23	\$1,042
ı	00273	00001	Jul-23	May-23	\$7,878
ı	00273	00001	Jul-23	Jun-23	\$96,962
ı	00273	00001	Jul-23	Jul-23	\$105,724
ı	00273	00001	Aug-23	Oct-20	\$76
ı	00273	00001	Aug-23	Sep-21	\$148
ı	00273	00001	Aug-23	May-22	\$78
ı	00273	00001	Aug-23	Aug-22	\$162
ı	00273	00001	Aug-23	Sep-22	\$515
ı	00273	00001	Aug-23	Oct-22	\$733
ı	00273	00001	Aug-23	Nov-22	\$400
ı	00273	00001	Aug-23	Dec-22	\$696
ı	00273	00001	Aug-23	Jan-23	\$425
ı	00273	00001	Aug-23	Feb-23	\$92
ı	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 \$372
	00273 00273	00001 00001	Dec-23 Dec-23	Jun-22 Nov-22	\$272 \$1,082
	00273	00001	Dec-23	Feb-23	\$1,982 \$742
	00273	00001	Dec-23	Mar-23	\$742 \$246
	00273	00001	Dec-23	May-23	\$115
	00273	00001	Dec-23	Jun-23	\$380
	00273	00001	Dec-23	Jul-23	\$2,319
	00273	00001	Dec-23	Aug-23	\$2,577
	00273	00001	Dec-23	Sep-23	\$1,180
ļ	00273	00001	Dec-23	Oct-23	\$9,996
	00273	00001	Dec-23	Nov-23	\$75,191
	00273	00001	Dec-23	Dec-23	\$102,554
	00273	00001	Jan-24	Sep-22	\$1,180
	00273	00001	Jan-24	Jan-23	\$139
	00273	00001	Jan-24	Feb-23	\$72
	00273	00001	Jan-24	Mar-23	\$146
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١	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
ı	00273	00001	Mar-24	Mar-23	\$93
ı	00273	00001	Mar-24	Apr-23	\$56
ı	00273	00001	Mar-24	May-23	\$304
ı	00273	00001	Mar-24	Jun-23	\$502
ı	00273	00001	Mar-24	Jul-23	\$50
ı	00273	00001	Mar-24	Aug-23	\$489
ı	00273	00001	Mar-24	Sep-23	\$1,397
ı	00273	00001	Mar-24	Oct-23	\$1,358
ı	00273	00001	Mar-24	Nov-23	\$1,827
ı	00273	00001	Mar-24	Dec-23	\$2,141
ı	00273	00001	Mar-24	Jan-24	\$11,076
ı	00273	00001	Mar-24	Feb-24	\$99,768
ı	00273	00001	Mar-24	Mar-24	\$133,461
ı	00273	00001	Apr-24	Sep-22	\$313
ı	00273	00001	Apr-24	Feb-23	-\$6
ı	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						
00273 00001 Apr-24 Feb-24 \$13,141 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 Aug-23 \$651 00273 00001 May-24 Oct-23 \$2,539 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 Apr-24 \$117,787 00273 00001 May-24 Apr-23 \$44 00273 00001 Jun-24 Apr-23 \$32 <td>l</td> <td>00273</td> <td>00001</td> <td>Apr-24</td> <td>Nov-23</td> <td>\$191</td>	l	00273	00001	Apr-24	Nov-23	\$191
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 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 Jan-24 \$1,856 00273 00001 May-24 Jan-24 \$1,866 00273 00001 May-24 Jan-24 \$153,177 00273 00001 May-24 Apr-24 \$153,274 00273 00001 May-24 Apr-23 \$44 00273 00001 Jun-24 Apr-23 \$44 00273 00001 Jun-24 Sp-23 \$32		00273	00001		Dec-23	\$188
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 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 Jan-24 \$1,856 00273 00001 May-24 Jan-24 \$1,866 00273 00001 May-24 Jan-24 \$153,177 00273 00001 May-24 Apr-24 \$153,274 00273 00001 May-24 Apr-23 \$44 00273 00001 Jun-24 Apr-23 \$44 00273 00001 Jun-24 Sp-23 \$32		00273	00001	Apr-24	Jan-24	\$2,725
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 Dec-23 \$812 00273 00001 May-24 Dec-23 \$812 00273 00001 May-24 Jan-24 \$1,556 00273 00001 May-24 Jan-24 \$15,117 00273 00001 May-24 Apr-24 \$15,117 00273 00001 May-24 Apr-24 \$15,717 00273 00001 May-24 Apr-23 \$44 00273 00001 Jun-24 Apr-23 \$44 00273 00001 Jun-24 Jun-23 \$1,096 00273 00001 Jun-24 Jun-23 \$1,96 00273 00001 Jun-24 Ot-23 \$248		00273	00001	Apr-24	Feb-24	
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 Dec-23 \$812 00273 00001 May-24 Dec-23 \$812 00273 00001 May-24 Jan-24 \$1,556 00273 00001 May-24 Jan-24 \$15,117 00273 00001 May-24 Apr-24 \$15,117 00273 00001 May-24 Apr-24 \$15,717 00273 00001 May-24 Apr-23 \$44 00273 00001 Jun-24 Apr-23 \$44 00273 00001 Jun-24 Jun-23 \$1,096 00273 00001 Jun-24 Jun-23 \$1,96 00273 00001 Jun-24 Ot-23 \$248		00273	00001	Apr-24	Mar-24	\$89,139
00273 00001 May-24 Jul-23 \$651 00273 00001 May-24 Aug-23 \$651 00273 00001 May-24 Nov-23 \$1,149 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 Jan-24 \$1,17787 00273 00001 May-24 Mar-24 \$15,117 00273 00001 May-24 Apr-24 \$15,274 00273 00001 May-24 Apr-23 \$44 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 Sep-23 \$32 00273 00001 Jun-24 Nov-23 \$887 <		00273	00001	Apr-24	Apr-24	
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 Jan-24 \$15,117 00273 00001 May-24 Mar-24 \$15,117 00273 00001 May-24 Apr-24 \$117,787 00273 00001 May-24 Apr-23 \$44 00273 00001 Jun-24 Apr-23 \$44 00273 00001 Jun-24 Jun-23 \$1,096 00273 00001 Jun-24 Jun-23 \$1,096 00273 00001 Jun-24 Oct-23 \$248 00273 00001 Jun-24 Nov-23 \$887 00273 00001 Jun-24 Nov-23 \$196		00273	00001	•	•	
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 Apr-23 \$44 00273 00001 Jun-24 Sep-23 \$32 00273 00001 Jun-24 Sep-23 \$32 00273 00001 Jun-24 Nov-23 \$887 00273 00001 Jun-24 Nov-23 \$887 00273 00001 Jun-24 Jan-24 \$356		00273	00001	-	Aug-23	\$651
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 Apr-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 Nov-23 \$887 00273 00001 Jun-24 Nov-23 \$887 00273 00001 Jun-24 Nov-23 \$196 00273 00001 Jun-24 Jan-24 \$356 00273 00001 Jun-24 Mar-24 \$7,153		00273	00001	May-24	=	\$2,539
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 Jun-24 Apr-23 \$44 00273 00001 Jun-24 Apr-23 \$44 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 Dec-23 \$196 00273 00001 Jun-24 Jun-24 \$356 00273 00001 Jun-24 Feb-24 \$4,654 00273 00001 Jun-24 Mar-24 \$7,153 00273 00001 Jun-24 Mar-24 \$6,944 <		00273	00001	May-24	Nov-23	\$1,149
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 \$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 Nov-23 \$887 00273 00001 Jun-24 Nov-23 \$887 00273 00001 Jun-24 Dec-23 \$196 00273 00001 Jun-24 Dec-23 \$196 00273 00001 Jun-24 Dec-23 \$196 00273 00001 Jun-24 Jeb-24 \$4,654 00273 00001 Jun-24 Mar-24 \$7,153 00273 00001 Jun-24 Mar-24 \$6,944 002		00273	00001	May-24	Dec-23	\$812
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 Dec-23 \$196 00273 00001 Jun-24 Dec-23 \$196 00273 00001 Jun-24 Jun-24 \$356 00273 00001 Jun-24 Mar-24 \$7,153 00273 00001 Jun-24 Mar-24 \$7,153 00273 00001 Jun-24 Mar-24 \$9,504		00273	00001	May-24	Jan-24	\$1,856
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 Jun-24 \$356 00273 00001 Jun-24 Jun-24 \$4,654 00273 00001 Jun-24 Mar-24 \$7,153 00273 00001 Jun-24 Mar-24 \$7,153 00273 00001 Jun-24 Mar-24 \$9,8500 00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 May-24 \$98,500 </td <td></td> <td>00273</td> <td>00001</td> <td>May-24</td> <td>Feb-24</td> <td>\$8,362</td>		00273	00001	May-24	Feb-24	\$8,362
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 Jun-24 \$356 00273 00001 Jun-24 Jun-24 \$356 00273 00001 Jun-24 Mar-24 \$7,153 00273 00001 Jun-24 Mar-24 \$9,500 00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 Jun-24 \$126,475		00273	00001	May-24	Mar-24	\$15,117
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 Dec-23 \$196 00273 00001 Jun-24 Jun-24 \$356 00273 00001 Jun-24 Feb-24 \$4,654 00273 00001 Jun-24 Mar-24 \$7,153 00273 00001 Jun-24 Mar-24 \$98,500 00273 00001 Jun-24 Mar-24 \$98,500 00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 Sep-23 \$330 00273 00001 Jul-24 Sep-23 \$330 <t< td=""><td></td><td>00273</td><td>00001</td><td>May-24</td><td>Apr-24</td><td>\$117,787</td></t<>		00273	00001	May-24	Apr-24	\$117,787
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 Jan-24 \$356 00273 00001 Jun-24 Jan-24 \$7,153 00273 00001 Jun-24 Apr-24 \$6,944 00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 Jun-24 \$126,475 00273 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jun-24 \$410 <		00273	00001	May-24	May-24	\$153,274
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 Mar-24 \$6,944 00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 Jun-24 \$126,475 00273 00001 Jun-24 Sep-23 \$330 00273 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jun-24 \$410 00273 00001 Jul-24 Jun-24 \$1,739 <t< td=""><td></td><td>00273</td><td>00001</td><td>Jun-24</td><td>Apr-23</td><td>\$44</td></t<>		00273	00001	Jun-24	Apr-23	\$44
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 00001 Jun-24 Jun-24 \$126,475 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Mar-24 \$410 00273 00001 Jul-24 Mar-24 \$1,739		00273	00001	Jun-24	Jun-23	\$1,096
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 \$88,500 00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 Jun-24 \$126,475 00273 00001 Jun-24 Jun-24 \$126,475 00273 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jun-24 \$410 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Mar-24 \$2,950		00273	00001	Jun-24	Sep-23	\$32
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 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jun-24 \$410 00273 00001 Jul-24 Jun-24 \$410 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Mar-24 \$5,675		00273	00001	Jun-24	Oct-23	\$248
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 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jun-24 \$410 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Mar-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675		00273	00001	Jun-24	Nov-23	\$887
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 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jun-24 \$410 00273 00001 Jul-24 Jun-24 \$410 00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Mar-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jul-24 \$111,377		00273	00001	Jun-24	Dec-23	\$196
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 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jan-24 \$410 00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Mar-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jul-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137		00273	00001	Jun-24	Jan-24	\$356
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 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jan-24 \$410 00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Mar-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Sep-23 \$39 <		00273	00001	Jun-24	Feb-24	\$4,654
00273 00001 Jun-24 May-24 \$98,500 00273 00001 Jun-24 Jun-24 \$126,475 00273 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jan-24 \$410 00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Apr-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Nov-23 \$795		00273	00001	Jun-24	Mar-24	\$7,153
00273 00001 Jun-24 \$126,475 00273 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jan-24 \$410 00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Apr-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Nov-23 \$795 0		00273	00001	Jun-24	Apr-24	\$6,944
00273 00001 Jul-24 Sep-23 \$330 00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jan-24 \$410 00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Apr-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Dec-23 \$153 <t< td=""><td></td><td>00273</td><td>00001</td><td>Jun-24</td><td>May-24</td><td>\$98,500</td></t<>		00273	00001	Jun-24	May-24	\$98,500
00273 00001 Jul-24 Nov-23 \$76 00273 00001 Jul-24 Jan-24 \$410 00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Apr-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jul-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537		00273	00001	Jun-24	Jun-24	\$126,475
00273 00001 Jul-24 Jan-24 \$410 00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Apr-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727		00273	00001	Jul-24	Sep-23	\$330
00273 00001 Jul-24 Feb-24 \$3,565 00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Apr-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Feb-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$5,643		00273	00001	Jul-24	Nov-23	\$76
00273 00001 Jul-24 Mar-24 \$1,739 00273 00001 Jul-24 Apr-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643		00273	00001	Jul-24	Jan-24	\$410
00273 00001 Jul-24 Apr-24 \$2,950 00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$5,643 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694			00001	Jul-24	Feb-24	\$3,565
00273 00001 Jul-24 May-24 \$5,675 00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$5,643 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694		00273			Mar-24	\$1,739
00273 00001 Jul-24 Jun-24 \$85,873 00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694		00273		Jul-24	Apr-24	\$2,950
00273 00001 Jul-24 Jul-24 \$111,377 00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694						
00273 00001 Aug-24 Mar-23 \$137 00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694						
00273 00001 Aug-24 Jul-23 \$375 00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694						
00273 00001 Aug-24 Sep-23 \$39 00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694				-		
00273 00001 Aug-24 Oct-23 \$359 00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694				-		
00273 00001 Aug-24 Nov-23 \$795 00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694				-	•	
00273 00001 Aug-24 Dec-23 \$153 00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694				ŭ		
00273 00001 Aug-24 Jan-24 \$1,537 00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694				-		
00273 00001 Aug-24 Feb-24 \$1,727 00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694				-		
00273 00001 Aug-24 Mar-24 \$1,228 00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694				-		
00273 00001 Aug-24 Apr-24 \$5,643 00273 00001 Aug-24 May-24 \$2,694				-		
00273 00001 Aug-24 May-24 \$2,694				-		
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00273 00001 Aug-24 Jun-24 \$11,609				-		
•	l	00273	00001	Aug-24	Jun-24	\$11,609

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l	00273	00001	Aug-24	Aug-24	\$176,178
l	00273	00001	Sep-24	Aug-23	\$76
l	00273	00001	Sep-24	Sep-23	\$721
l	00273	00001	Sep-24	Nov-23	\$147
l	00273	00001	Sep-24	Dec-23	\$91
l	00273	00001	Sep-24	Feb-24	\$957
l	00273	00001	Sep-24	Mar-24	\$2,112
l	00273	00001	Sep-24	Apr-24	\$2,472
l	00273	00001	Sep-24	May-24	\$1,691
l	00273	00001	Sep-24	Jun-24	\$2,686
l	00273	00001	Sep-24	Jul-24	\$9,972
l	00273	00001	Sep-24	Aug-24	\$112,660
l	00273	00001	Sep-24	Sep-24	\$130,114
l	00273	00001	Oct-24	Sep-23	\$110
l	00273	00001	Oct-24	Jan-24	\$499
l	00273	00001	Oct-24	Mar-24	\$576
l	00273	00001	Oct-24	Apr-24	\$337
l	00273	00001	Oct-24	May-24	\$3,081
l	00273	00001	Oct-24	Jun-24	\$1,330
l	00273	00001	Oct-24	Jul-24	\$7,056
l	00273	00001	Oct-24	Aug-24	\$13,878
l	00273	00001	Oct-24	Sep-24	\$109,048
l	00273	00001	Oct-24	Oct-24	\$168,172
l	00273	00001	Nov-24	Nov-23	\$96
l	00273	00001	Nov-24	Dec-23	\$164
l	00273	00001	Nov-24	Jan-24	\$1,098
l	00273	00001	Nov-24	Feb-24	\$52
l	00273	00001	Nov-24	Mar-24	\$1,038
l	00273	00001	Nov-24	Apr-24	\$824
l	00273	00001	Nov-24	May-24	\$172
l	00273	00001	Nov-24	Jun-24	\$1,411
l	00273	00001	Nov-24	Jul-24	\$3,032
l	00273	00001	Nov-24	Aug-24	\$2,766
l	00273	00001	Nov-24	Sep-24	\$5,280
l	00273	00001	Nov-24	Oct-24	\$78,996
l	00273	00001	Nov-24	Nov-24	\$122,568
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l	00273	00002	Dec-22	Sep-22	\$242
l	00273	00002	Dec-22	Oct-22	\$89
l	00273	00002	Dec-22	Nov-22	\$8,813
l	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
00273	00002	May-23	Apr-23	\$4,777
00273	00002	May-23	May-23	\$5,723
00273	00002	Jun-23	Jul-22	\$1,304
00273	00002	Jun-23	Jan-23	\$34
00273	00002	Jun-23	Feb-23	\$57
00273	00002	Jun-23	Mar-23	\$441
00273	00002	Jun-23	Apr-23	\$1,060
00273	00002	Jun-23	May-23	\$6,722
00273	00002	Jun-23	Jun-23	\$7,268
00273	00002	Jul-23	Apr-23	\$66
00273	00002	Jul-23	May-23	\$86
00273	00002	Jul-23	Jun-23	\$5,694
00273	00002	Jul-23	Jul-23	\$9,259
00273	00002	Aug-23	Feb-23	\$238
00273	00002	Aug-23	Apr-23	\$203
00273	00002	Aug-23	May-23	\$305
00273	00002	Aug-23	Jun-23	\$1,200
00273	00002	Aug-23	Jul-23	\$9,423
00273	00002	Aug-23	Aug-23	\$14,673
00273	00002	Sep-23	May-23	\$117
00273	00002	Sep-23	Jun-23	\$259
00273	00002	Sep-23	Jul-23	\$583
00273	00002	Sep-23	Aug-23	\$4,177
00273	00002	Sep-23	Sep-23	\$10,232
00273	00002	Oct-23	Jun-23	\$548
00273	00002	Oct-23	Aug-23	\$1,616
00273	00002	Oct-23	Sep-23	\$5,636
00273	00002	Oct-23	Oct-23	\$10,844
00273	00002	Nov-23	Dec-22	\$120
00273	00002	Nov-23	Jan-23	\$40
00273	00002	Nov-23	Jun-23	\$34
00273	00002	Nov-23	Aug-23	\$613
00273	00002	Nov-23	Sep-23	\$602
00273	00002	Nov-23	Oct-23	\$11,961
00273	00002	Nov-23	Nov-23	\$11,058

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	00273	00002	Dec-23	Aug-23	\$173
	00273	00002	Dec-23	Oct-23	\$81
	00273	00002	Dec-23	Nov-23	\$8,082
	00273	00002	Dec-23	Dec-23	\$12,597
	00273	00002	Jan-24	Sep-23	\$113
	00273	00002	Jan-24	Oct-23	\$73
	00273	00002	Jan-24	Nov-23	\$615
	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	00002	Jul-24	Feb-24	\$66
	00273	00002	Jul-24	Mar-24	\$448
	00273	00002	Jul-24	Apr-24	\$283
	00273	00002	Jul-24	May-24	\$233
	00273	00002	Jul-24	Jun-24	\$3,944
	00273	00002	Jul-24	Jul-24	\$9,245
	00273	00002	Aug-24	Mar-24	\$60
	00273	00002	Aug-24	Apr-24	\$44
l	00273	00002	Aug-24	May-24	\$347
l	00273	00002	Aug-24	Jun-24	\$667
l	00273	00002	Aug-24	Jul-24	\$9,824
l	00273	00002	Aug-24	Aug-24	\$14,790
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l	00273	00002	Sep-24	Apr-24	\$255
	00273	00002	Sep-24	May-24	\$163

00273	00002	Sep-24	Jun-24	\$72
00273	00002	Sep-24	Jul-24	\$2,882
00273	00002	Sep-24	Aug-24	\$6,223
00273	00002	Sep-24	Sep-24	\$18,573
00273	00002	Oct-24	Mar-24	\$90
00273	00002	Oct-24	Apr-24	\$358
00273	00002	Oct-24	May-24	\$1,330
00273	00002	Oct-24	Jun-24	\$179
00273	00002	Oct-24	Aug-24	\$635
00273	00002	Oct-24	Sep-24	\$9,631
00273	00002	Oct-24	Oct-24	\$18,581
00273	00002	Nov-24	Jun-24	\$186
00273	00002	Nov-24	Sep-24	\$464
00273	00002	Nov-24	Oct-24	\$6,880
00273	00002	Nov-24	Nov-24	\$12,784
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

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l	00273	00003	Jul-23	Jul-23	\$6,719
l	00273	00003	Aug-23	Apr-23	\$189
l	00273	00003	Aug-23	Jun-23	\$85
l	00273	00003	Aug-23	Jul-23	\$9,328
l	00273	00003	Aug-23	Aug-23	\$10,378
l	00273	00003	Sep-23	Jun-23	\$398
l	00273	00003	Sep-23	Jul-23	\$120
l	00273	00003	Sep-23	Aug-23	\$5,959
l	00273	00003	Sep-23	Sep-23	\$8,032
l	00273	00003	Oct-23	Jan-23	\$787
l	00273	00003	Oct-23	Aug-23	\$43
l	00273	00003	Oct-23	Sep-23	\$6,490
l	00273	00003	Oct-23	Oct-23	\$5,918
l	00273	00003	Nov-23	Jul-23	\$846
l	00273	00003	Nov-23	Aug-23	\$147
l	00273	00003	Nov-23	Sep-23	\$1,174
l	00273	00003	Nov-23	Oct-23	\$6,200
l	00273	00003	Nov-23	Nov-23	\$8,680
l	00273	00003	Dec-23	Oct-23	\$188
l	00273	00003	Dec-23	Nov-23	\$7,843
l	00273	00003	Dec-23	Dec-23	\$9,821
l	00273	00003	Jan-24	May-23	\$121
l	00273	00003	Jan-24	Jul-23	\$44
l	00273	00003	Jan-24	Aug-23	\$98
l	00273	00003	Jan-24	Sep-23	\$307
l	00273	00003	Jan-24	Oct-23	\$83
l	00273	00003	Jan-24	Nov-23	\$154
l	00273	00003	Jan-24	Dec-23	\$2,324
l	00273	00003	Jan-24	Jan-24	\$8,118
l	00273	00003	Feb-24	Sep-23	\$113
l	00273	00003	Feb-24	Dec-23	\$3,118
l	00273	00003	Feb-24	Jan-24	\$10,195
l	00273	00003	Feb-24	Feb-24	\$11,856
l	00273	00003	Mar-24	Dec-23	-\$211
l	00273	00003	Mar-24	Feb-24	\$7,728
l	00273	00003	Mar-24	Mar-24	\$10,185
l	00273	00003	Apr-24	Nov-23	\$375
l	00273	00003	Apr-24	Jan-24	\$386
l	00273	00003	Apr-24	Feb-24	\$639
l	00273	00003	Apr-24	Mar-24	\$4,615
l	00273	00003	Apr-24	Apr-24	\$8,469
	00273	00003	May-24	Jan-24	\$153
	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
	00273	00003	Jun-24	May-24	\$5,356
١	00273	00003	Jun-24	Jun-24	\$8,398

١	00273	00003	Jul-24	May-24	\$555
l	00273	00003	Jul-24	Jun-24	\$4,674
l	00273	00003	Jul-24	Jul-24	\$4,039
l	00273	00003	Aug-24	Jun-24	\$4
l	00273	00003	Aug-24	Jul-24	\$9,428
l	00273	00003	Aug-24	Aug-24	\$10,887
l	00273	00003	Sep-24	Mar-24	\$197
l	00273	00003	Sep-24	May-24	\$113
l	00273	00003	Sep-24	Aug-24	\$6,174
l	00273	00003	Sep-24	Sep-24	\$11,408
l	00273	00003	Oct-24	Apr-24	\$73
l	00273	00003	Oct-24	Aug-24	\$1,206
l	00273	00003	Oct-24	Sep-24	\$4,174
l	00273	00003	Oct-24	Oct-24	\$7,405
l	00273	00003	Nov-24	Sep-24	\$1,309
l	00273	00003	Nov-24	Oct-24	\$5,973
l	00273	00003	Nov-24	Nov-24	\$7,106
l	00273	00004	Dec-22	Sep-22	\$823
l	00273	00004	Dec-22	Oct-22	\$435
l	00273	00004	Dec-22	Nov-22	\$314
l	00273	00004	Dec-22	Dec-22	\$3,497
l	00273	00004	Jan-23	Nov-22	\$158
l	00273	00004	Jan-23	Dec-22	\$586
l	00273	00004	Jan-23	Jan-23	\$1,481
l	00273	00004	Feb-23	Nov-22	\$88
l	00273	00004	Feb-23	Jan-23	\$5,080
l	00273	00004	Feb-23	Feb-23	\$1,312
l	00273	00004	Mar-23	Dec-22	\$448
l	00273	00004	Mar-23	Feb-23	\$1,393
l	00273	00004	Mar-23	Mar-23	\$3,236
l	00273	00004	Apr-23	Mar-23	\$758
l	00273	00004	Apr-23	Apr-23	\$2,878
l	00273	00004	May-23	Jan-23	\$89
l	00273	00004	May-23	Apr-23	\$1,315
l	00273	00004	May-23	May-23	\$933
l	00273	00004	Jun-23	Aug-22	\$701
l	00273	00004	Jun-23	May-23	\$2,383
l	00273	00004	Jun-23	Jun-23	\$903
l	00273	00004	Jul-23	Jun-23	\$167
l	00273	00004	Jul-23	Jul-23	\$843
l	00273	00004	Aug-23	Jul-23	\$229
l	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	00004	Jan-24	Jan-24	\$887
00273	00004	Feb-24	Jan-24	\$508
00273	00004	Feb-24	Feb-24	\$532
00273	00004	Mar-24	Feb-24	\$144
00273	00004	Mar-24	Mar-24	\$1,186
00273	00004	Apr-24	Mar-24	\$240
00273	00004	Apr-24	Apr-24	\$370
00273	00004	May-24	Mar-24	\$132
00273	00004	May-24	Apr-24	\$227
00273	00004	May-24	May-24	\$904
00273	00004	Jun-24	May-24	\$883
00273	00004	Jun-24	Jun-24	\$1,250
00273	00004	Jul-24	Apr-24	\$338
00273	00004	Jul-24	Jun-24	\$1,415
00273	00004	Jul-24	Jul-24	\$337
00273	00004	Aug-24	Jun-24	\$45
00273	00004	Aug-24	Jul-24	\$628
00273	00004	Aug-24	Aug-24	\$1,006
00273	00004	Sep-24	Feb-24	\$479
00273	00004	Sep-24	Jul-24	\$111
00273	00004	Sep-24	Aug-24	\$526
00273	00004	Sep-24	Sep-24	\$706
00273	00004	Oct-24	Sep-24	\$189
00273	00004	Oct-24	Oct-24	\$1,657
00273	00004	Nov-24	Feb-24	\$110
00273	00004	Nov-24	Oct-24	\$340
00273	00004	Nov-24	Nov-24	\$1,386
00273	09001	Dec-22	Dec-22	\$840
00273	09001	Jan-23	Dec-22	\$295
00273	09001	Jan-23	Jan-23	\$39
00273	09001	Feb-23	Jan-23	\$402
00273	09001	Feb-23	Feb-23	\$302
00273	09001	Mar-23	Feb-23	\$392
00273	09001	May-23	Apr-23	\$175
00273	09001	Jun-23	May-23	\$678
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

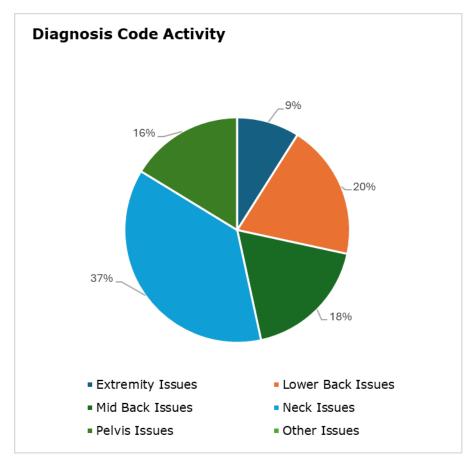
00273	09001	Jun-24	May-24	\$594
00273	09001	Jun-24	Jun-24	\$445
00273	09001	Jul-24	Jul-24	\$382
00273	09001	Aug-24	Jul-24	\$424
00273	09001	Aug-24	Aug-24	\$91
00273	09001	Sep-24	Sep-24	\$152
00273	09001	Nov-24	Jul-24	\$212
00273	09001	Nov-24	Nov-24	\$93
Total				\$6,873,046



Created: 07/26/2024

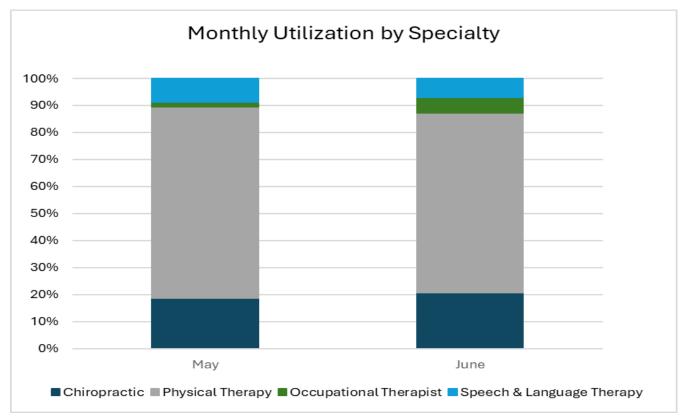
Fresno City Employees' Health and Welfare Trust

			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 Necess • After 12 th Visit • Massage • Minor (Under Age 18)	sity:		
Chiropractic		46	66
Pre-Treatment Requests Reviewed for Medical Necess • After 10 th Visit	sity:		
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)



Created: 07/26/2024

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%

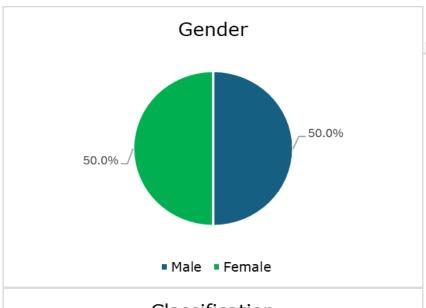
Top 10 Procedure Code Activity by Total Pricing for Month of: June 2024	# of Unique Patients	Percentage (%) Of Total Pricing
97110-THERAPEUTIC EXERCISES	189	19.2%
97530-THERAPEUTIC ACTIVITIES	65	7.9%
97112-NEUROMUSCULAR REEDUCATION	62	7.3%
98941-CHIROPRACT MANJ 3-4 REGIONS	217	6.2%
92507-SPEECH/HEARING 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%

Created: 07/26/2024

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%

Created: 07/26/2024



Gender	Percent (%)*
Male	50
Female	50
Total	

Classification
48.0%
■ Employee ■ Dependent

Classification	Percent (%)*
Employee	52
Dependent	48
Total	

22.6%	13.0%		7.6%
■ 12 & Under	13-17	■ 18-29	■ 30-39
40-49	50-59	■ 60-69	■ 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)



Telehealth Utilization Report

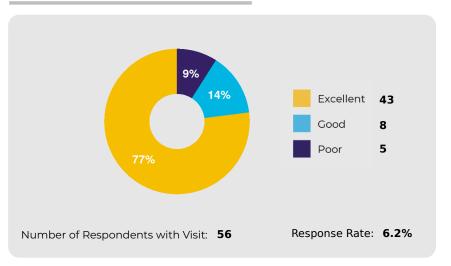
November 2024 Fresno City Trust

Summary

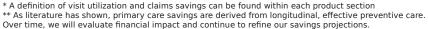


Overall member satisfaction YTD

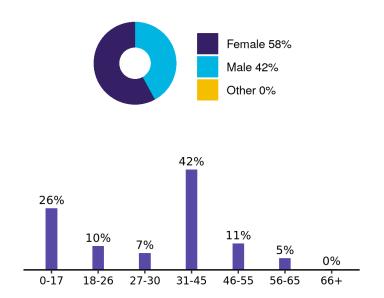
	Visits		Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	N/A	N/A	N/A	**
General Medical	76	905	22.4%	\$416,291
Mental Health	1	2	0.0%	\$199
Dermatology	N/A	N/A	N/A	\$0
Grand Total				\$416,490



Age and Gender









General Medical

General Medical Claim Savings & Utilization



Annualized Utilization

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

YTD Average Subscribers

22.4%

Claim Savings Per Episode

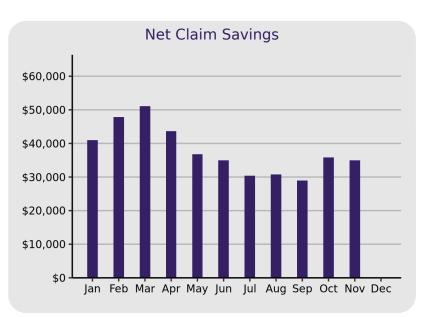
\$460

Total Net Claim Savings YTD

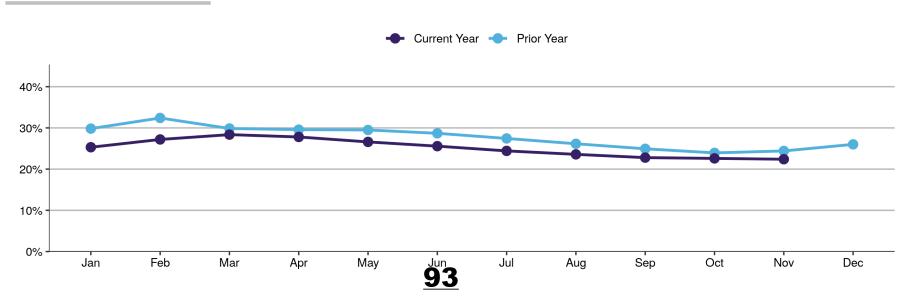
Claim Savings Per Episode X

Number of Visits YTD

\$416,291

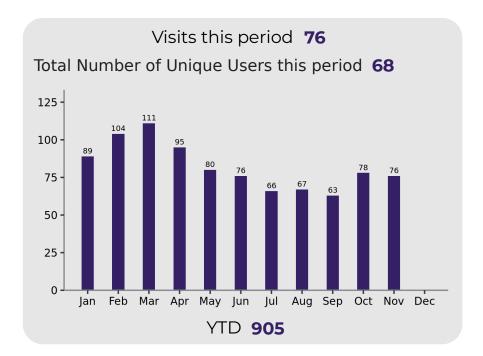


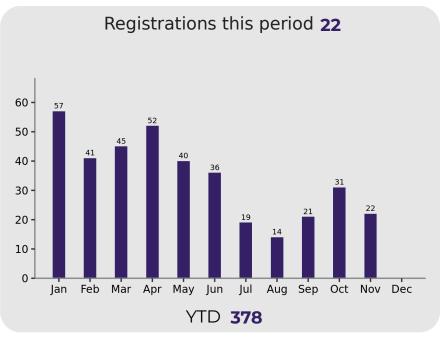
Annualized utilization trend



Member Activity







	VIS	VISITS		MEMBERSHIP		REGISTRATIONS		MEDICAL HISTORY COMPLETIONS	
	Report Period	YTD	Report Period	YTD AVG	Report Period	Since Inception	Report Period	Since Inception	
Primaries	44	501	4,467	4,407	12	1,667	15	968	
Dependents	32	404	7,111	6,871	10	1,445	14	910	
Eligible Lives	76	905	11,578	11,278	22	3,112	29	1,878	

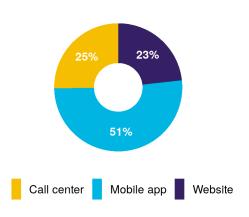
How Your Participants Received Care (YTD)

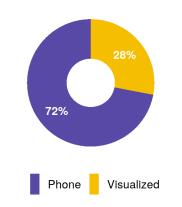
Teladoc November 2024

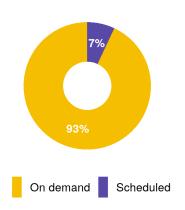
Visit Request Method



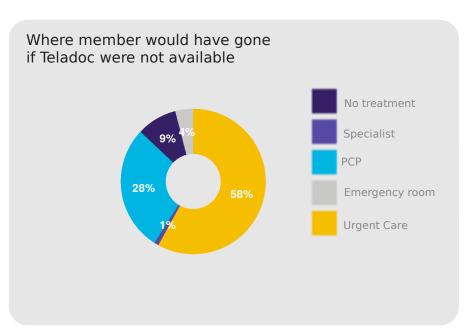












Who received care and when YTD



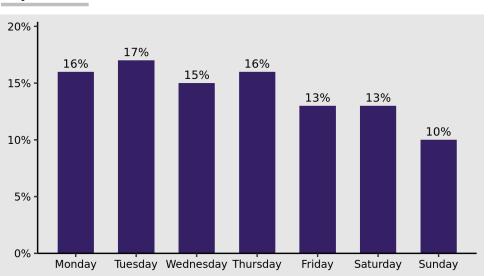
Gender

58% Female

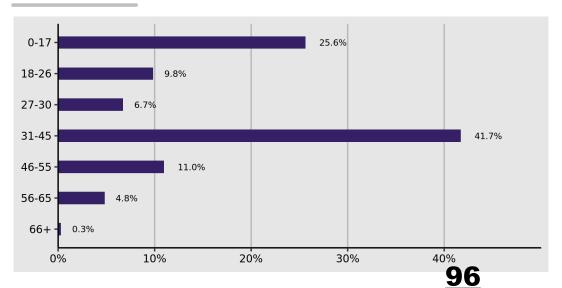
42% Male

0% Other

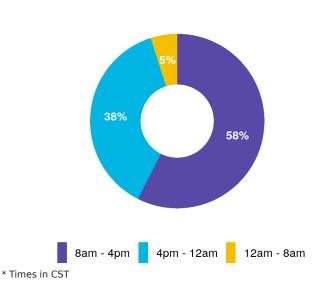
Day of week



Utilization by age



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

6 minutes

Report Period

5 min

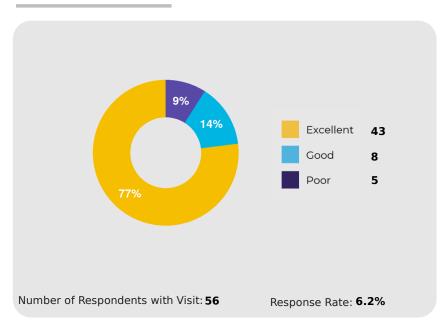
State	Visits	%Visits
CALIFORNIA	884	97.7%
TEXAS	4	0.4%
IDAHO	3	0.3%
NEVADA	3	0.3%
FLORIDA	2	0.2%
TENNESSEE	2	0.2%
WASHINGTON	2	0.2%
COLORADO	1	0.1%
NEW YORK	1	0.1%
OREGON	1	0.1%
PENNSYLVANIA	1	0.1%

State	Visits	%Visits
UTAH	1	0.1%

Clinical details YTD

Telodoc November 2024

Member satisfaction



Prescriptions by visit

Total Visits:	905	
Visits with Rx:	724	
Total Rx:	1,068	$\bigcirc \vee_{\scriptsize \textcircled{\scriptsize \textcircled{\tiny }}})$
% Visits with Rx:	80 %	
Visits without Rx:	181	
Average Rx per Visit*	*: 1.2	R

Top Diagnoses

ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED	10%
ACUTE PHARYNGITIS, UNSPECIFIED	5%
URINARY TRACT INFECTION, SITE NOT SPECIFIED	4 %
ACUTE MAXILLARY SINUSITIS, UNSPECIFIED	4%
ACUTE SINUSITIS, UNSPECIFIED	3%
RASH AND OTHER NONSPECIFIC SKIN ERUPTION	2 %
ACUTE CYSTITIS WITHOUT HEMATURIA	2%
COUGH, UNSPECIFIED	2%
OTHER ACUTE SINUSITIS	2%
ACUTE COUGH	2%

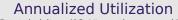
Top prescriptions written

BENZONATATE 200 MG ORAL CAPSULE	7 %
AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET	6%
MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE	5%
BENZONATATE 100 MG ORAL CAPSULE	4 %
AZITHROMYCIN 5 DAY DOSE PACK 250 MG ORAL TABLET	4%
FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY	3%
OFLOXACIN OPHTHALMIC 0.3% OPHTHALMIC SOLUTION	3%
AMOXICILLIN 875 MG ORAL TABLET	3%
DIFLUCAN 150 MG ORAL TABLET	2%
IPRATROPIUM BROMIDE NASAL 42 MCG/INH NASAL	2%

Mental Health Utilization

Mental Health Report and Claim Savings





YTD total visits x (12 /#months accrued YTD) (YTD Average Subscribers)

0.0%

Total Net Claim Savings YTD

> Claim Savings Per Episode X Number of Visits YTD

> > \$199

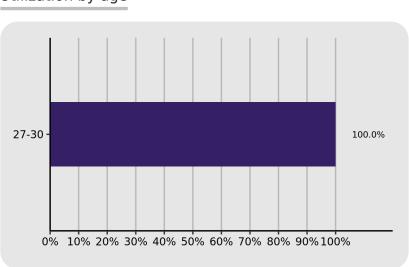
Gender

100% Female

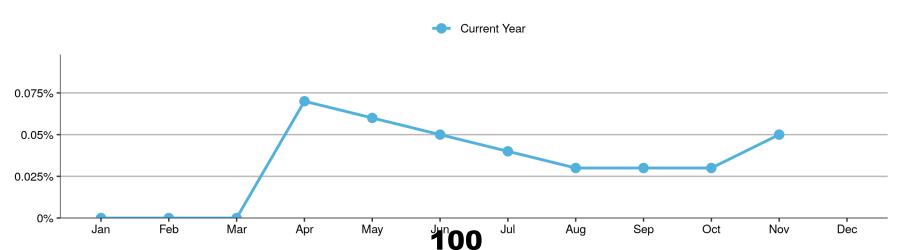
0% Male

0% Other

Utilization by age



Annualized utilization trend



^{*} 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.

Mental Health Report

Teladoc November 2024

Member satisfaction YTD

Number of Respondents with Visit: 0

Response Rate: 0%

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 VISITS*	Sess	ions	Membership		Utilization	
O	Report Period	YTD	Report Period	YTD	Report Period	YTD
Primaries	1	2	4,467	4,407	0.02%	0.05%
Dependents	0	0	7,111	6,871	0.00%	0.00%
Eligible Lives	1	2	11,578	11,278	0.01%	0.02%

TOTAL # UNIQUE USERS - YTD

2

Provider type delivery

	Report Period	YTD
Psychiatrist	0	1
Therapist	1	1

Session type

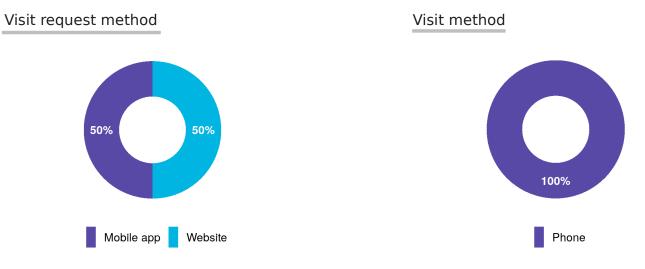
	Report Period	YTD
Initial Visits	1	2
Ongoing Visits	0	0
Total	1	2

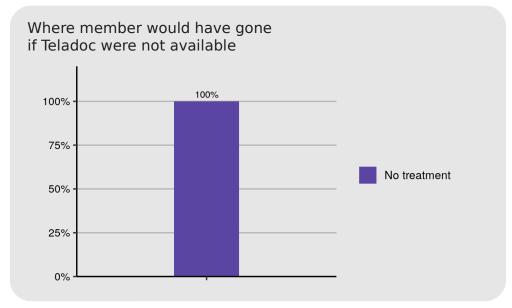
AVG. VISITS PER USER - YTD

1

Mental Health How members received care YTD







Mental Health - Clinical Details YTD



Top Diagnoses

ADJUSTMENT DISORDER, UNSPECIFIED	50%
MAJOR DEPRESSIVE DISORDER, RECURRENT, MODERATE	50%

Top prescriptions written

WELLBUTRIN XL 150 MG/24 HOURS ORAL TABLET, EXTENDED RELEASE 100%



Telehealth Utilization Report

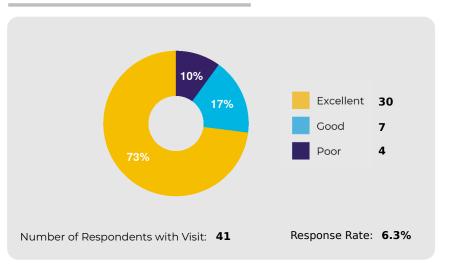
November 2024 Fresno City Trust PPO High Option

Summary

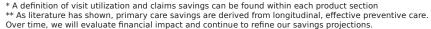


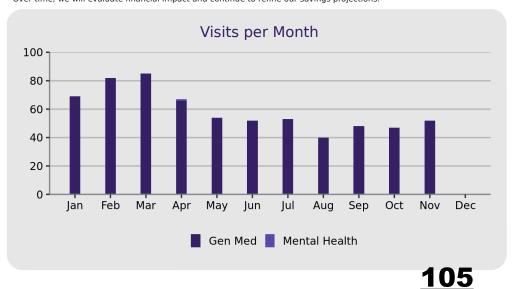
Overall member satisfaction YTD

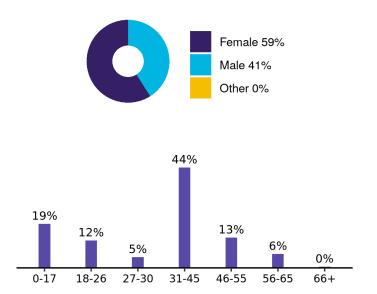
	Visits		Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	N/A	N/A	N/A	**
General Medical	52	648	26.1%	\$298,074
Mental Health	0	1	0.0%	\$100
Dermatology	N/A	N/A	N/A	\$0
Grand Total				\$298,173



Age and Gender









General Medical

General Medical Claim Savings & Utilization



Annualized Utilization

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

YTD Average Subscribers

26.1%

Claim Savings Per Episode

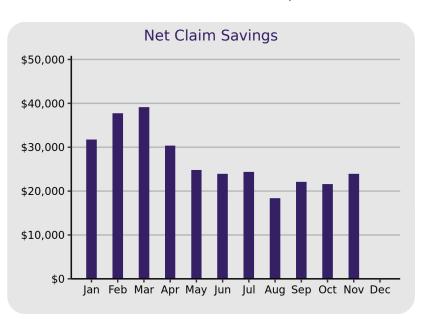
\$460

Total Net Claim Savings YTD

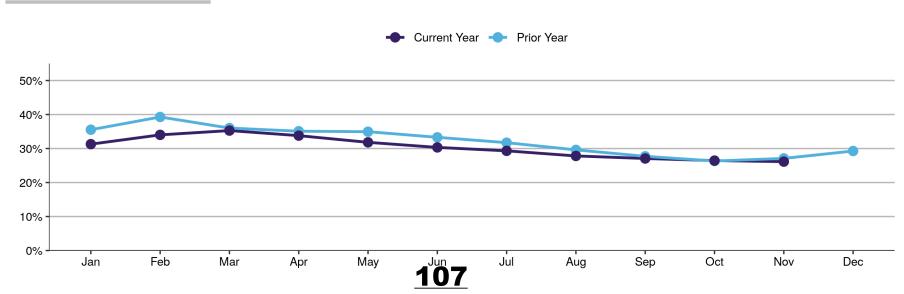
Claim Savings Per Episode X

Number of Visits YTD

\$298,074

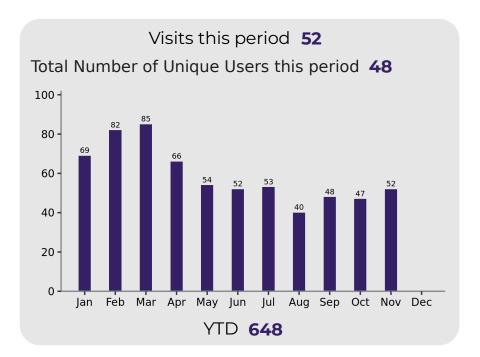


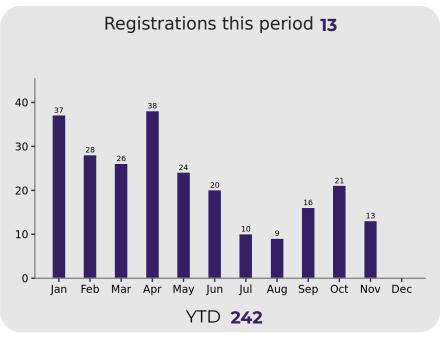
Annualized utilization trend



Member Activity







	VIS	VISITS		MEMBERSHIP		REGISTRATIONS		MEDICAL HISTORY COMPLETIONS	
	Report Period	YTD	Report Period	YTD AVG	Report Period	Since Inception	Report Period	Since Inception	
Primaries	22	326	2,697	2,704	6	1,247	9	673	
Dependents	30	322	5,015	4,971	7	1,166	11	711	
Eligible Lives	52	648	7,712	7,675	13	2,413	20	1,384	

How Your Participants Received Care (YTD)

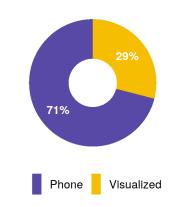
Teladoc November 2024

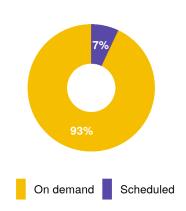
Visit Request Method

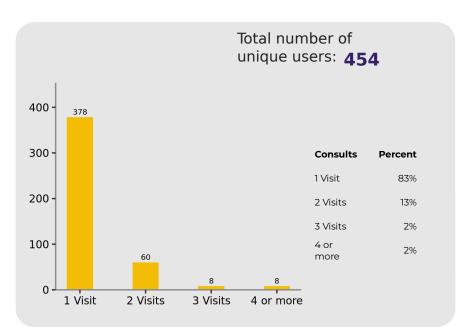
Visit Method

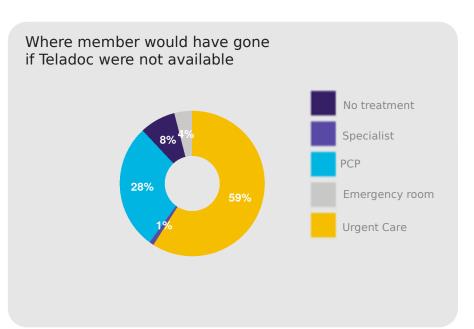
On demand vs scheduled











Who received care and when YTD



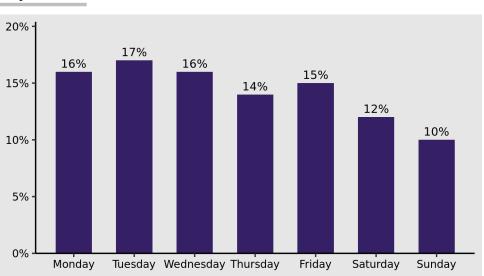
Gender

59% Female

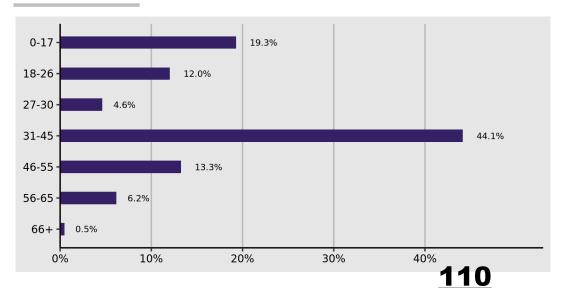
41% Male

0% Other

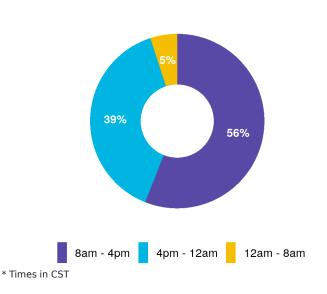
Day of week



Utilization by age



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

6 minutes

Report Period

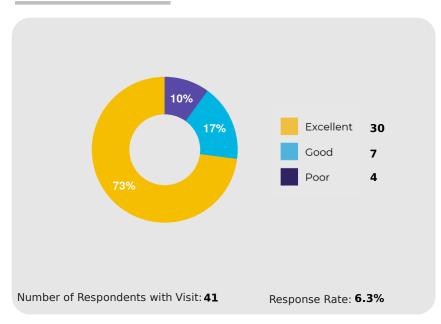
5 min

State	Visits	%Visits
CALIFORNIA	633	97.7%
TEXAS	4	0.6%
IDAHO	3	0.5%
NEVADA	2	0.3%
WASHINGTON	2	0.3%
COLORADO	1	0.2%
OREGON	1	0.2%
PENNSYLVANIA	1	0.2%
UTAH	1	0.2%

Clinical details YTD

Teladoc November 2024

Member satisfaction



Prescriptions by visit

Total Visits:	648	
Visits with Rx:	518	
Total Rx:	764	
% Visits with Rx:	80 %	
Visits without Rx:	130	[유=
Average Rx per Visit	*: 1.2	R

Top Diagnoses

ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED	12%
ACUTE PHARYNGITIS, UNSPECIFIED	5%
ACUTE MAXILLARY SINUSITIS, UNSPECIFIED	4 %
URINARY TRACT INFECTION, SITE NOT SPECIFIED	4 %
ACUTE SINUSITIS, UNSPECIFIED	3%
OTHER ACUTE SINUSITIS	2%
COUGH, UNSPECIFIED	2%
RASH AND OTHER NONSPECIFIC SKIN ERUPTION	2%
ACUTE CANDIDIASIS OF VULVA AND VAGINA	2%
ACUTE CYSTITIS WITHOUT HEMATURIA	2%

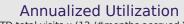
Top prescriptions written

BENZONATATE 200 MG ORAL CAPSULE	8%
AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET	6%
MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE	5%
AZITHROMYCIN 5 DAY DOSE PACK 250 MG ORAL TABLET	4%
BENZONATATE 100 MG ORAL CAPSULE	4%
OFLOXACIN OPHTHALMIC 0.3% OPHTHALMIC SOLUTION	3%
DIFLUCAN 150 MG ORAL TABLET	3%
FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY	3%
IPRATROPIUM BROMIDE NASAL 42 MCG/INH NASAL SPRAY	3%
IPPATROPIUM BROMIDE NASAL 21 MCG/INH NASAL	2%



Mental Health Report and Claim Savings





YTD total visits x (12 /#months accrued YTD) (YTD Average Subscribers)

0.0%

Total Net Claim Savings YTD

> Claim Savings Per Episode X Number of Visits YTD

> > \$100

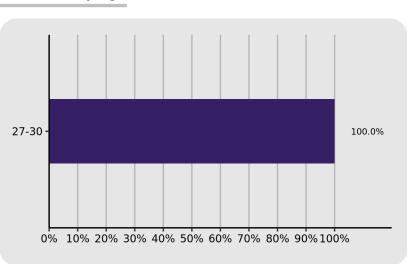
Gender

100% Female

0% Male

0% Other

Utilization by age



Annualized utilization trend



^{*} 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.

Mental Health Report



Member satisfaction YTD

Number of Respondents with Visit: 0

Response Rate: 0%

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 VISITS*	Sessions Membership		Utilization			
0	Report Period	YTD	Report Period	YTD	Report Period	YTD
Primaries	0	1	2,697	2,704	0.00%	0.04%
Dependents	0	0	5,015	4,971	0.00%	0.00%
Eligible Lives	0	1	7,712	7,675	0.00%	0.01%

TOTAL # UNIQUE USERS - YTD

1

Provider type delivery

	Report Period	YTD
Psychiatrist	0	1
Therapist	0	0

Session type

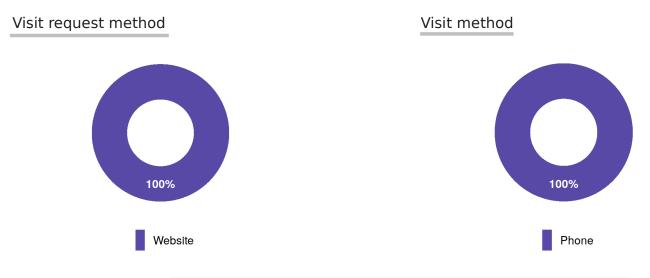
	Report Period	YTD
Initial Visits	0	1
Ongoing Visits	0	0
Total	0	1

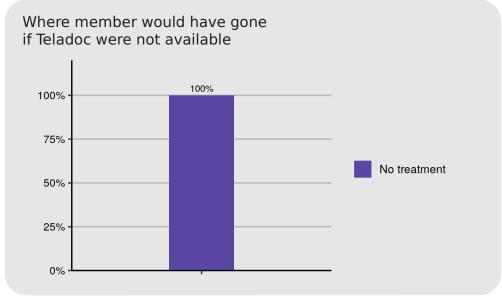
AVG. VISITS PER USER - YTD

1

Mental Health How members received care YTD







Mental Health - Clinical Details YTD



Top Diagnoses

MAJOR DEPRESSIVE DISORDER, RECURRENT, MODERATE

100%

Top prescriptions written

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

100%



Telehealth Utilization Report

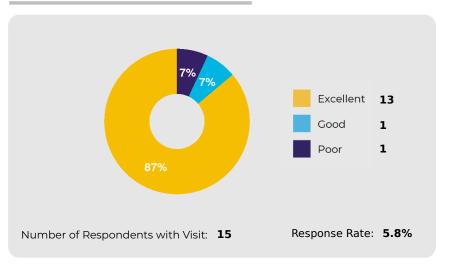
November 2024 Fresno City Trust PPO Low Option

Summary

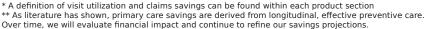


Overall member satisfaction YTD

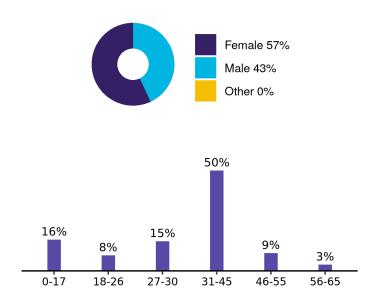
	Visits		Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	N/A	N/A	N/A	**
General Medical	24	257	16.5%	\$118,217
Mental Health	1	1	0.1%	\$100
Dermatology	N/A	N/A	N/A	\$0
Grand Total				\$118,317



Age and Gender









General Medical

General Medical Claim Savings & Utilization



Annualized Utilization

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

YTD Average Subscribers

16.5%

Claim Savings Per Episode

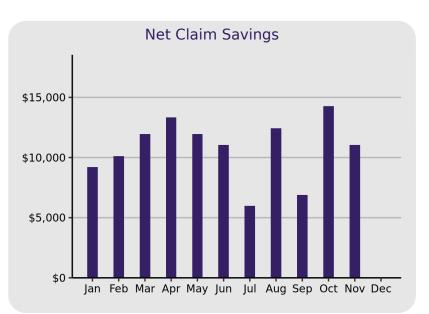
\$460

Total Net Claim Savings YTD

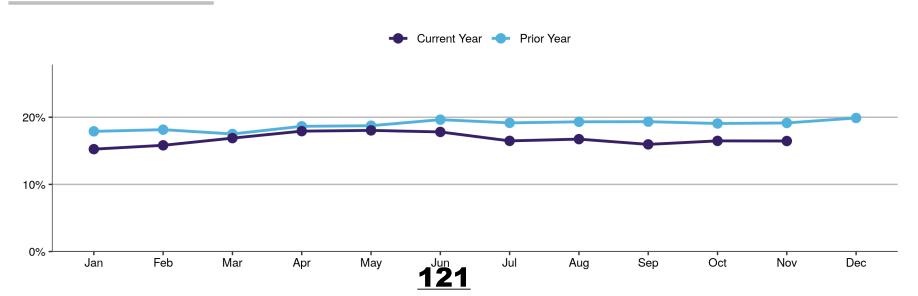
Claim Savings Per Episode X

Number of Visits YTD

\$118,217

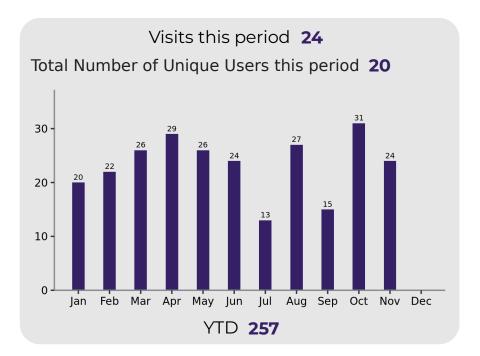


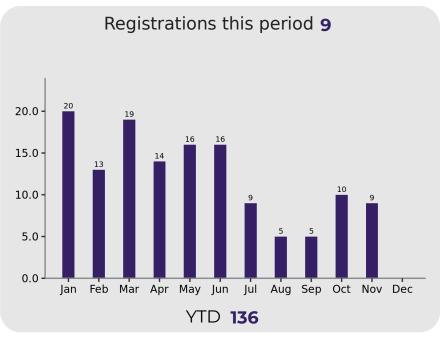
Annualized utilization trend



Member Activity







	VIS	SITS	МЕМВІ	ERSHIP	REGISTE	RATIONS		. HISTORY ETIONS
	Report Period	YTD	Report Period	YTD AVG	Report Period	Since Inception	Report Period	Since Inception
Primaries	22	175	1,770	1,704	6	420	6	295
Dependents	2	82	2,096	1,900	3	279	3	199
Eligible Lives	24	257	3,866	3,604	9	699	9	494

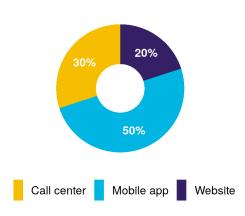
How Your Participants Received Care (YTD)

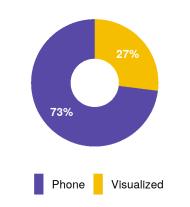
Teladoc November 2024

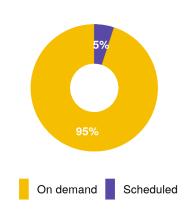


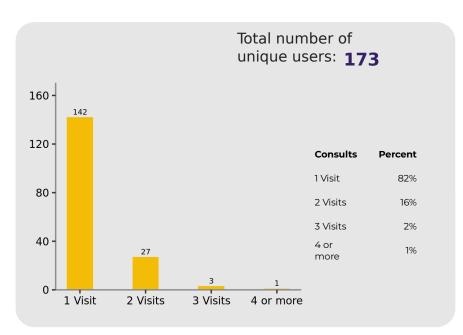
Visit Method

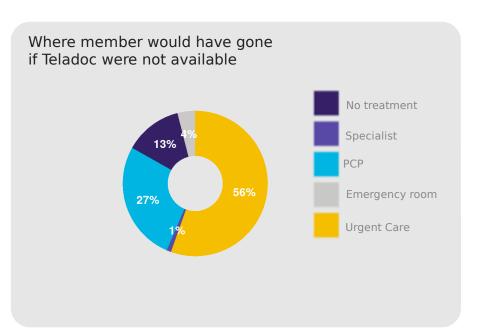
On demand vs scheduled











Who received care and when YTD



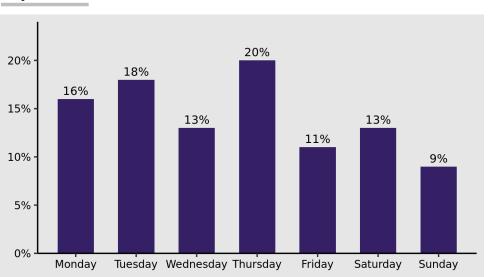
Gender

56% Female

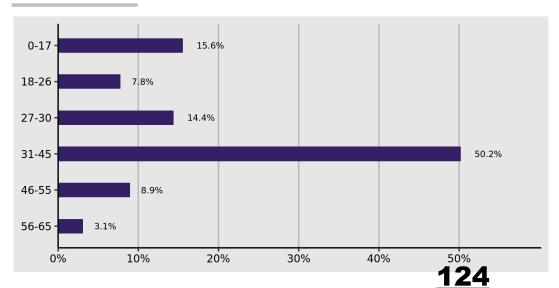
44% Male

0% Other

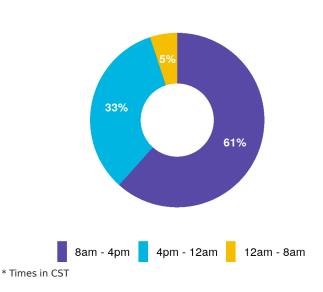
Day of week



Utilization by age



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

6 minutes

Report Period

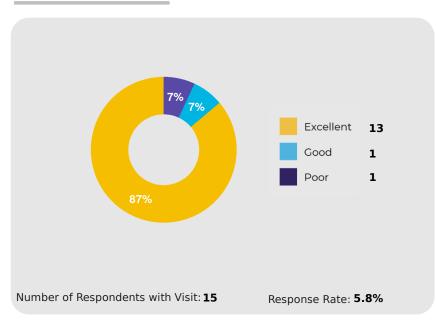
4 min

State	Visits	%Visits
CALIFORNIA	251	97.7%
FLORIDA	2	0.8%
TENNESSEE	2	0.8%
NEVADA	1	0.4%
NEW YORK	1	0.4%

Clinical details YTD

Teladoc November 2024

Member satisfaction



Prescriptions by visit

Total Visits:	257	<u> </u>
Visits with Rx:	206	
Total Rx:	304	\bigcirc
% Visits with Rx:	80 %	
Visits without Rx:	51	라===
Average Rx per Visit*:	1.2	 ■ %

Top Diagnoses

ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED	8%
ACUTE SINUSITIS, UNSPECIFIED	4 %
ACUTE PHARYNGITIS, UNSPECIFIED	4 %
RASH AND OTHER NONSPECIFIC SKIN ERUPTION	4 %
URINARY TRACT INFECTION, SITE NOT SPECIFIED	4 %
ACUTE CYSTITIS WITHOUT HEMATURIA	4 %
ACUTE MAXILLARY SINUSITIS, UNSPECIFIED	3%
ACUTE VAGINITIS	3%
ACUTE COUGH	2%
COUGH, UNSPECIFIED	2%

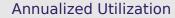
Top prescriptions written

AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET	6 %
BENZONATATE 100 MG ORAL CAPSULE	5%
BENZONATATE 200 MG ORAL CAPSULE	5%
MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE	5%
AMOXICILLIN 875 MG ORAL TABLET	4 %
AZITHROMYCIN 5 DAY DOSE PACK 250 MG ORAL TABLET	4 %
FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY	3%
PAXLOVID 150 MG-100 MG (300 MG-100 MG DOSE) ORAL TABLET	3%
PREDNISONE 20 MG ORAL TABLET	3%
AZELASTINE HYDROCHLORIDE NASAL 137 MCG/INH	2%



Mental Health Report and Claim Savings





YTD total visits x (12 /#months accrued YTD) (YTD Average Subscribers)

0.1%

Total Net Claim Savings YTD

> Claim Savings Per Episode X Number of Visits YTD

> > \$100

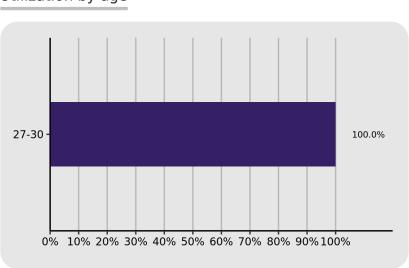
Gender

100% Female

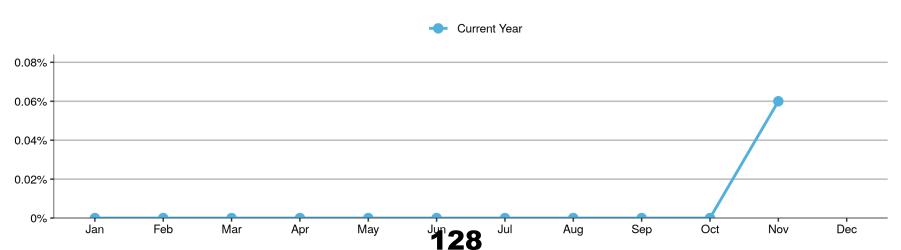
0% Male

0% Other





Annualized utilization trend



^{*} 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.

Mental Health Report

Teladoc November 2024

Member satisfaction YTD

Number of Respondents with Visit: 0

Response Rate: 0%

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 VISITS*	Sess	ions	Memb	ership	Utiliz	ation
0	Report Period	YTD	Report Period	YTD	Report Period	YTD
Primaries	1	1	1,770	1,704	0.06%	0.06%
Dependents	0	0	2,096	1,900	0.00%	0.00%
Eligible Lives	1	1	3,866	3,604	0.03%	0.03%

TOTAL # UNIQUE USERS - YTD

1

Provider type delivery

	Report Period	YTD
Psychiatrist	0	0
Therapist	1	1

Session type

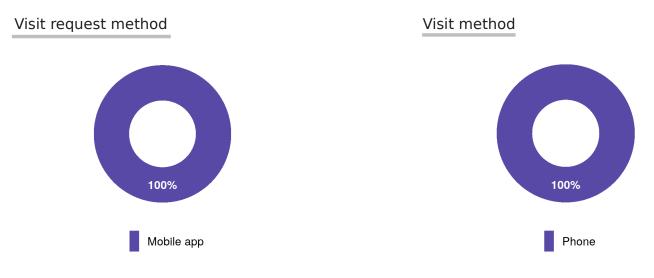
	Report Period	YTD
Initial Visits	1	1
Ongoing Visits	0	0
Total	1	1

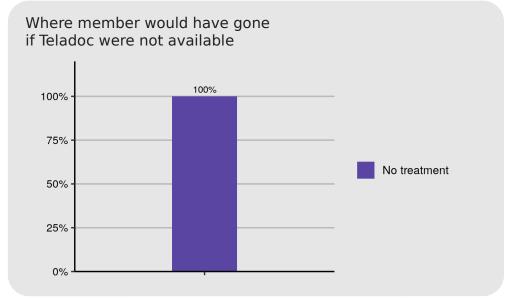
AVG. VISITS PER USER - YTD

1

Mental Health How members received care YTD







Mental Health - Clinical Details YTD

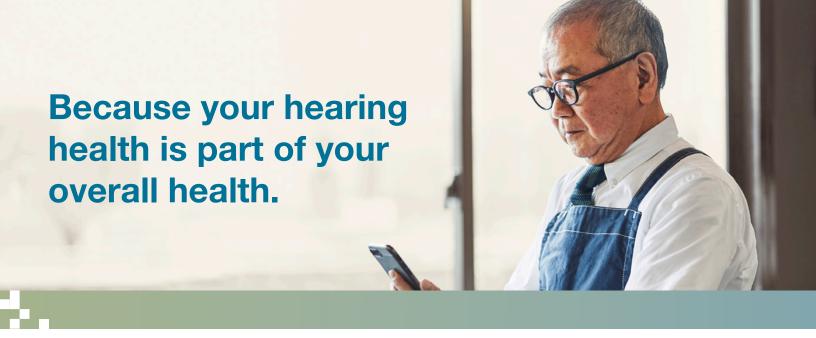


Top Diagnoses

ADJUSTMENT DISORDER, UNSPECIFIED 100%

Top prescriptions written

NA%



Hearing Benefit Plan

Hearing Plan Name:

Fresno City Employees Health and Welfare Trust -Contributory Plan **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.

Get started with two easy steps:

Call EPIC at **1-866-956-5400** to request an appointment

Visit **epichearing.com** to learn more about your hearing health

EPIC Hearing Healthcare is here to make it easier

1 Contact EPIC to request an initial hearing exam and consultation.

Treat hearing loss and protect your hearing health. Call **1-866-956-5400** to request an appointment.

Your provider will help you find the perfect solution. At your consultation and exam, your provider will assess your hearing and provide a personalized recommendation. Plus, they'll be able to answer any questions you have.



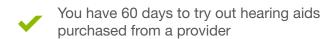


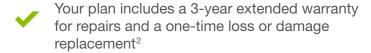
Hear better, live better

Across the nation, millions are experiencing hearing loss. But only a small percentage opt for hearing aids as a solution, even though these devices may prevent serious health problems.¹

Your overall wellness is affected by your hearing — now and into the future. Your EPIC benefits are here to help you safeguard your health, simply by catching and addressing hearing loss as soon as possible. Learn more about the connections between hearing and overall wellness at **epichearing.com/read**.

Good-to-know details:









Choose from a broad array of high quality hearing aids from major brands.

What to expect from hearing aids

Through EPIC, you have access to high-quality prescription hearing aids and expert care. We offer an array of options, so you can find a solution to match your lifestyle, hearing needs and budget.

Prescription devices include:



An expert-guided path with in-person support



Personalized recommendations and follow-up

Ready to start with an expert?

1-866-956-5400, TTY 711

Call 6 a.m. – 6 p.m. PT, Monday through Friday. Be sure to have your plan name available.



Learn more about your hearing health

Scan using your smartphone's camera. **epichearing.com**

All trademarks property of respective owners.

Hearing aids must be ordered through the Ear Professionals International Corporation (EPIC) Hearing Healthcare provider network. Price per hearing aid, based on suggested manufacturer pricing. Hearing aids ordered through providers outside of the EPIC Hearing Healthcare provider network will not be covered. Home delivery may not be available on all plans. EPIC Hearing Healthcare complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

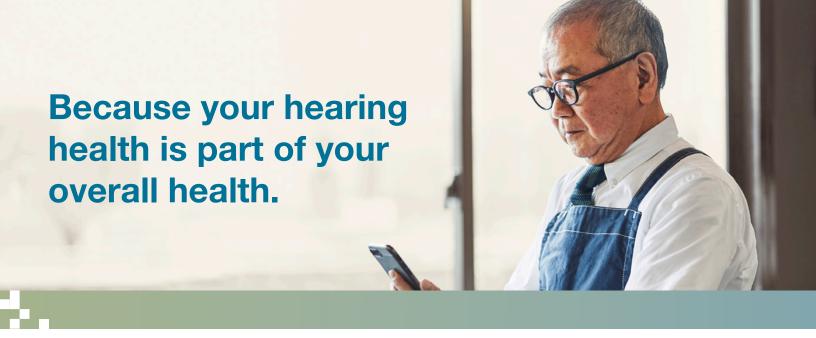




¹ Journal of the American Medical Association, Hearing Loss and Dementia Prevalence in Older Adults in the US. 9/30/2024

² One-time professional fee may apply.

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



Hearing Benefit Plan

Hearing Plan Name:

Fresno City Employees Health and Welfare Trust -Non-Contributory Plan **Hearing exam frequency:** Annually

Hearing aid benefit:

\$975 per ear, every 36 months

Get started with two easy steps:

Call EPIC at **1-866-956-5400** to request an appointment

Visit **epichearing.com** to learn more about your hearing health

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

EPIC Hearing Healthcare is here to make it easier

1 Contact EPIC to request an initial hearing exam and consultation.

Treat hearing loss and protect your hearing health. Call **1-866-956-5400** to request an appointment.

2 Your provider will help you find the perfect solution. At your consultation and exam, your provider will assess your hearing and provide a personalized recommendation. Plus, they'll be able to answer any questions you have.



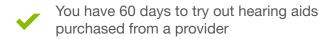


Hear better, live better

Across the nation, millions are experiencing hearing loss. But only a small percentage opt for hearing aids as a solution, even though these devices may prevent serious health problems.¹

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¹ Journal of the American Medical Association, Hearing Loss and Dementia Prevalence in Older Adults in the US. 9/30/2024

² One-time professional fee may apply.

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

All trademarks property of respective owners.

Your hearing health matters



Your hearing connects you to the world and other people. Treating hearing loss may help you rediscover parts of your life that may have felt missing. And you're not alone:

2x

Hearing loss is 2x as common as diabetes.¹

17%

of those who could benefit from a hearing aid actually use one.² **7**years

is the average time that people with hearing loss wait before seeking help.³

Make your hearing health a priority



Causes of hearing loss⁴

- Aging
- Excessive noise
- Illnesses
- Certain medications



Simple ways to protect your hearing⁵

- · Avoid loud, noisy activities
- Use hearing protection
- Turn the volume down
- Get your hearing tested regularly

Risks of untreated hearing loss

Your hearing health may impact your overall health. That's why it's important to treat hearing loss early, so it doesn't potentially lead to depression, memory issues or more-severe health problems such as dementia.⁶

Why you should get your hearing tested

Getting your hearing tested helps you know your current level of hearing which may prevent further problems. Studies show that treating hearing loss can slow down cognitive decline by 48%.⁷





Start your journey to better hearing

Your hearing care professional will support you each step along the way.



Why it's important to treat hearing loss early

Treating your hearing loss may allow you to enjoy daily activities, stay connected to the people you love, be more aware of your surroundings and stay healthier.

How to support your loved one with hearing loss

- Hearing loss can be a sensitive subject, so it's important to be kind and open during conversations
- Adjust how you speak with your loved one based on their level of hearing loss (Example: Speak more slowly and face the individual)
- Go to their appointments, and be a part of their journey to show your support
- Stay patient as your loved one adjusts to their hearing aids

Request your hearing exam and consultation



Call 1-866-956-5400

6 a.m. – 6 p.m. PT, Monday through Friday Be sure to have your plan name handy.

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

¹Centers for Disease Control and Prevention. "Public Health and Scientific Information." https://cdc.gov/nceh/hearing_loss/public_health_scientific_info.html. Accessed July 2023.

²World Health Organization. "Deafness and Hearing Loss."

https://www.who.int/news-room/fact-sheets/detail/deafness-and-hearing-loss. Accessed June 2022.

³Hearing Loss Association of America. "Do You Think You Have Hearing Loss?" https://hearingloss.org/wp-content/uploads/HLAA_DoYouThinkYouHave_Hearing-Loss.pdf. Accessed June 2023.

 $^4 Mayo \ Clinic. \ ^4 Hearing \ Loss. ^* \underline{https://mayoclinic.org/diseases-conditions/hearing-loss/symptoms-causes/syc-20373072. Accessed July 2023.$

⁵WebMD. "8 Ways to Prevent Hearing Loss." https://webmd.com/a-to-z-guides/hearing-loss-prevention#1. Accessed July 2023.

⁶Alzheimer's Association International Conference. "Hearing Aids Slow Cognitive Decline." https://aaic.alz.org/releases_2023/hearing-aids-slow-cognitive-decline.asp.

⁷Achieve Healthy Aging. "Key Findings." https://www.achievestudy.org/key-findings.

Hearing aids must be ordered through the Ear Professionals International Corporation (EPIC) Hearing Healthcare provider network. Price per hearing aid, based on suggested manufacturer pricing. Hearing aids ordered through providers outside of the EPIC Hearing Healthcare provider network will not be covered. EPIC Hearing Healthcare complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.



Visit **epichearing.com** to learn more



Scan QR code using your smartphone's camera





Your hearing health matters



Your hearing connects you to the world and other people. Treating hearing loss may help you rediscover parts of your life that may have felt missing. And you're not alone:

2x

Hearing loss is 2x as common as diabetes.¹

17%

of those who could benefit from a hearing aid actually use one.² **7**years

is the average time that people with hearing loss wait before seeking help.³

Make your hearing health a priority



Causes of hearing loss⁴

- Aging
- Excessive noise
- Illnesses
- Certain medications



Simple ways to protect your hearing⁵

- · Avoid loud, noisy activities
- Use hearing protection
- Turn the volume down
- Get your hearing tested regularly

Risks of untreated hearing loss

Your hearing health may impact your overall health. That's why it's important to treat hearing loss early, so it doesn't potentially lead to depression, memory issues or more-severe health problems such as dementia.⁶

Why you should get your hearing tested

Getting your hearing tested helps you know your current level of hearing which may prevent further problems. Studies show that treating hearing loss can slow down cognitive decline by 48%.⁷





Start your journey to better hearing

Your hearing care professional will support you each step along the way.



Why it's important to treat hearing loss early

Treating your hearing loss may allow you to enjoy daily activities, stay connected to the people you love, be more aware of your surroundings and stay healthier.

How to support your loved one with hearing loss

- Hearing loss can be a sensitive subject, so it's important to be kind and open during conversations
- Adjust how you speak with your loved one based on their level of hearing loss (Example: Speak more slowly and face the individual)
- Go to their appointments, and be a part of their journey to show your support
- Stay patient as your loved one adjusts to their hearing aids

Request your hearing exam and consultation



Call 1-866-956-5400

6 a.m. – 6 p.m. PT, Monday through Friday Be sure to have your plan name handy.

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

¹Centers for Disease Control and Prevention. "Public Health and Scientific Information." https://cdc.gov/nceh/hearing-loss/public-health-scientific-info.html. Accessed July 2023.

²World Health Organization. "Deafness and Hearing Loss."

https://www.who.int/news-room/fact-sheets/detail/deafness-and-hearing-loss. Accessed June 2022.

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Visit **epichearing.com** to learn more



Scan QR code using your smartphone's camera





Start your journey to better hearing

EPIC Hearing Healthcare provides flexible hearing care options and support for all your needs, preferences and stages of your hearing health journey.



Step 1: Call or visit epichearing.com to learn about your plan, then learn about an expert-guided or self-guided path

Call us at **1-866-956-5400** and a customer care agent will verify your coverage and answer any questions you have about your benefits, pricing and more.

Expert-guided path

Step 2: Learn about what to expect

If you prefer the support of a hearing care professional, check out resources online to learn more about what EPIC has to offer and what happens next.

Visit epichearing.com/prescription



Step 3: Request and go to your appointment and order hearing aids

Call **1-866-956-5400, TTY 711** to request an appointment with a provider who will help you find your ideal combination of technology, quality and price.



Step 4: Go to a fitting appointment and receive ongoing support

Your provider will program your hearing aids and adjust their fit for comfort. You'll be able to ask questions plus get follow-up care for adjustments if needed.

Learn about over-the-counter (OTC) devices*

Self-guided path

If you have mild-to-moderate hearing loss and enjoy using your smartphone and apps, over-the-counter (OTC) devices may be a an option to explore.

Visit epichearing.com/otc





Prepare for your appointment

If you are meeting with a provider, ask these questions about your hearing health:

- What's the most likely cause of my symptoms?
- How can a pair of hearing aids benefit me?
- Do I need to see a specialist?

What to prepare for your appointment:

- A key list of your symptoms and how long you've had them
- Medical information
- Exposure you've had to loud environments

Good-to-know details

- Hearing aids today typically are smaller, less noticeable, and more comfortable than they used to be
- Hearing aids come in a variety of styles to fit your lifestyle, budget and goals including over-the-counter (OTC) options
- A convenient, national network of hearing care professionals offer support for prescription devices



The best hearing aid is the one that's right for you

There are a broad array of hearing aids available through your benefit. Choose from high-value Relate® prescription hearing aids, the latest technology and newest features from major hearing aid brands, and explore versatile, over-the-counter options — including aids that come with expert care.

Ready to start with an expert?



Call 1-866-956-5400, TTY 711Call 6 a.m. – 6 p.m. PT,
Monday through Friday.



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

Visit epichearing.com/prescription



Scan QR code
using your smartphone's camera
to learn more about hearing
health

*Benefit allowances do not apply to over-the-counter (OTC) device purchases All trademarks property of respective owners.

Hearing aids must be ordered through the Ear Professionals International Corporation (EPIC) Hearing Healthcare provider network. Price per hearing aid, based on suggested manufacturer pricing. Hearing aids ordered through providers outside of the EPIC Hearing Healthcare provider network will not be covered. Home delivery may not be available on all plans. EPIC Hearing Healthcare complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.





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Ready to start with an expert?



Call 1-866-956-5400, TTY 711 Call 6 a.m. – 6 p.m. PT, Monday through Friday.



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

Visit epichearing.com/prescription



Scan QR code
using your smartphone's camera
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health

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UTILIZATION REPORT - November



Fresno City Employees Health and Welfare Trust

Activations 17

Members Purchased

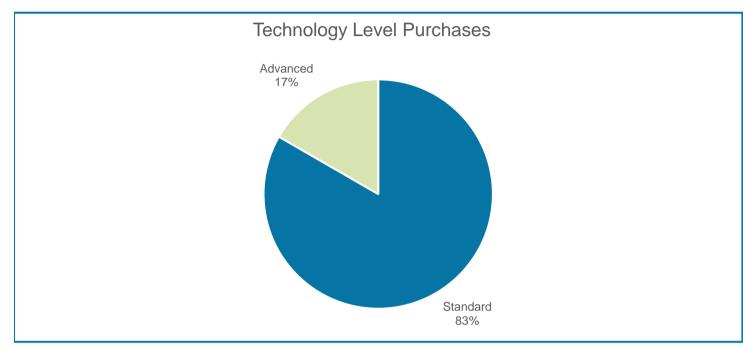
7

Devices Purchased

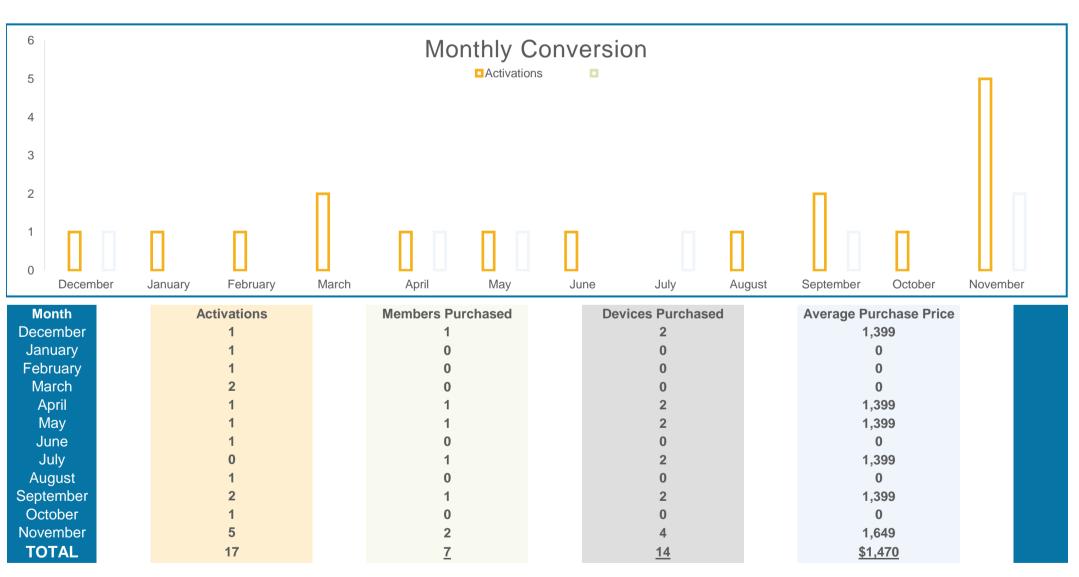
14

Conversion
41%

Average Purchase\$ 1,470



Tech Level Purchased		
Premium	0	
Advanced	2	
Standard	12	
Essential	0	
Gold	0	
Silver	0	
Silver	0	
Total	14	



144



Insurance Plan Name		Activations	Purchases	Devices Sold		Sales (\$)					
Fresno City Employees Health and	Welfare Trust - Non-Contributory	4	-	-	\$	-					
Fresno City Employees Health and	Welfare Trust - Contributory Plan	13	-	7 14	\$	20,586					
Grand Total		17		7 14	\$	20,586					
GLOSSARY											
Program Activations Number of members that contacted EPIC to start their journey with a EPIC provider											
Members Purchased	Number of members that purch	ased one or more hearing a	ids								
Devices Purchased	Number of total hearing aids pu	ırchased after exchanges an	d returns								
The difference between the number of members that contacted EPIC to start their journey(Activations) and those that purchased hearing aids(Members Purchased)											
Average Purchase Pric	e The average price of a single d	evice purchased									

	Technology Levels
Silver	Delivers an effective solution geared toward communication in moderate sized group environments and at maximum affordability.
Gold	State-of-the art technology delivering on the high demands of an active social lifestyle and larger group gathering environments.
Essential	Practical, economical features suitable for communication in smaller groups and mostly quiet environments.
Standard	Ideal for people who expect value in state-of-the art technology. Supports the hearing demands in environments with moderate noise.
Advanced	Perfect balance of performance and price. Impressive features enhance the hearing ability in vibrant settings.
Premium	Satisfies those who expect nothing but the best. Supports extremely active lifestyles, including the most difficult listening situations.

1	FCEHWT Body Scar	utilization Report	
	Datasour	_	
	Report Date	e: 12/30/24	
202		202	
Number of Body S	Scans Performed	Number of Body	Scans Performed
Month/Year	Body Scans Performed	Month/Year	Body Scans Performed
Jan-21	0	Jan-22	
Feb-21	1	Feb-22	
Mar-21	0	Mar-22	
Apr-21	0	Apr-22	
May-21	154	May-22	12
Jun-21	107	Jun-22	
Jul-21	1	Jul-22	
Aug-21	0	Aug-22	
Sep-21	131	Sep-22	
Oct-21	76	Oct-22	
Nov-21	0	Nov-22	
Dec-21	0	Dec-22	
2021	470	2022	12
202	23	202	24
Number of Body S		Number of Body	
Ĭ	Body Scans	Ī	Body Scans
Month/Year	Performed	Month/Year	Performed
Jan-23	0	Jan-24	
Feb-23	0	Feb-24	
Mar-23	145	Mar-24	
Apr-23	0	Apr-24	
May-23	0	May-24	
Jun-23	0	Jun-24	
Jul-23	0	Jul-24	
Aug-23	0	Aug-24	
Sep-23	55	Sep-24	
Oct-23	115	Oct-24	
Nov-23	0	Nov-24	
Dec-23	0	Dec-24	
2023	315	2024	22

FCEHWT Body Scan Expenditure Report (as of 12/31/24)

Datasource: BSI

	Dutusoui ce. Doi									
FY	Body Scans Performed	Rate Per Scan	Plan Payment Per Scan	Participant Copayment Per Scan	Total FY Plan Payment	Total FY Participant Payment				
2020/2021	262	\$1,140	\$940	\$200	\$246,280	\$52,400				
2021/2022	329	\$1,140	\$940	\$200	\$309,260	\$65,800				
2022/2023	146	\$1,140	\$940	\$200	\$137,240	\$29,200				
2023/2024	276	\$1,140	\$940	\$200	\$259,440	\$55,200				
2024/2025	120	\$1,315	\$1,085	\$230	\$130,200	\$27,600				
Grand Total	1133				\$1,082,420	\$230,200				

From: Georgeanne White

To: <u>Diana Cavazos</u>; <u>Shane Archer</u>

Cc: Thomas Georgouses; "Andrew Desa"; David Broome; Nikki Vang
Subject: RE: 200/Fresno City H&W Trust -ACTION REQUIED Fiduciary Policy

Date: Monday, October 21, 2024 1:20:13 PM

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

This email originates outside Personify Health.

approved

From: Diana Cavazos < Diana. Cavazos @ Personify Health.com >

Sent: Monday, October 21, 2024 12:32 PM

To: Shane Archer <Shane.Archer@fresno.gov>; Georgeanne White

<Georgeanne.White@fresno.gov>

Cc: Thomas Georgouses <Thomas.Georgouses@PersonifyHealth.com>; 'Andrew Desa' <andrewd@rael-letson.com>; David Broome <davidb@rael-letson.com>; Nikki Vang <Nikki.Vang@PersonifyHealth.com>

Subject: 200/Fresno City H&W Trust -ACTION REQUIED Fiduciary Policy

External Email: Use caution with links and attachments

Hello Shane and Georgeanne

It's time for renewal of the fiduciary policy. Enclosed is the application and attachments. Please

review the application with attachments.

It will require approval from both of you however only 1 signature

- Shane, sign and return.
- Georgeanne, provide approval

•

Please let us know if you have any questions.

Diana Cavazos

Account Manager

Diana.Cavazos@PersonifyHealth.com

M <u>1.559.312.2295</u> personifyhealth.com New brand, new site →



$\textbf{Note: Starting soon, all email addresses will change to $\underline{firstname.lastname@personifyhealth.com}$.}$

Confidentiality Notice: This email was securely sent using TLS Encryption. The contents, including attachments, are intended solely for the designated recipient(s) and may be confidential or privileged. Unauthorized use or distribution is prohibited and may be unlawful. Views expressed are solely those of the author and not necessarily of Personify Health, Inc. If you received this in error, please notify the sender and delete the email.

v4.06

Labor Management Trust Fiduciary Liability Coverage

Underwritten in Federal Insurance Company or Vigilant Insurance Company

Labor Management Trust Fiduciary Liability Coverage is written on a claims-made basis. Except as otherwise provided, this policy will cover only claims first made against the Insured during the Policy Period. Please read the policy carefully.

Defense Cost Provision:

Please note that the Defense Cost provision of this policy stipulates that the Limits of Liability may be completely exhausted by the defense costs. Any deductible may be similarly reduced or exhausted by defense costs.

1.	GENERAL INFORMATION Name of trust or plan Fresno City Employees Health & W.									
	Insurance Representative NuWest Insurance Service, A Division of Marsh McLennan Agency, LLC Address of Insurance Representative 1 Polaris Way, Suite 300, Aliso Viejo, CA 92656									
	Industries or Trades Represented <u>City Employees</u>	ouite 300, Aliso viejo	D, CA 92030							
2.	MATERIAL CHANGE Signing of this application does not bind the applicant or the Company. If there is any material change in the answers to the questions prior to the policy inception date the applicant will notify the Company in writing and any outstanding quotation may be modified or withdrawn.									
3.	UNDERWRITING INFORMATION As part of this application, please attach the following (wh	ere applicable):								
	 Copy of the most recently filed Form 5500 and all so Audited financial statements for the trust or plan. List of all current Trustees and their Employers Name 	•	olan.							
4.	LIMIT REQUESTED Coverage	Limit Requested								
	Labor Management Trust Fiduciary Liability		\$ 3000000							
5.	POLICY PERIOD REQUESTED From 01/15/2025 to 01/01/2026 both days at 12	:01 am at the principal a	ddress of the Insuran	ce Representative.						
6.	PLAN ADMINISTRATION	Name	Years	Employed						
	Fund Manager or Contract Administrator (Firm Name) Consultant/Actuary CPA	see attached								
	Legal Counsel									
	Investment Manager									
	Custodian of Assets									
	How are plan benefits provided? By insurance (e.g. annui If insured, give the name of the insurance company			Combination						
	If the trust or plan does not retain an independent invest The City of Fresno	ment manager, who mal	ces the investment de	cisions?						
	Who administers the daily operations of the trust or plant How often are formal trustee meetings held? Monthly	? Please give the name	of the firm <u>Health</u>	Comp						

Labor Management Trust Fiduciary Liability Coverage

7.	SIZE OF PLAN	Year Total Assets Annual Contributions 2023 \$29,342,295.00 \$82,424,702.00		Number of Participants 4528	
8.	RECENT PLAN CHANG	GES			
	Has the name of the trust of If yes, whenHas any other trust or plan Have there been any trust If yes, attach details. Were benefits from termin If yes, attach details.	been added o	r merged into the trust or nations in the past 3 years'	?	Yes No ils. Yes No Yes No Yes No
	Please list annuity carrier				
9.	Do the plans conform to the provisions of ERISA?			resting, funding and other	□Yes X No
	and party-in-interest rules? If no, please explain: If yes, by whom and when	wed to assure	that there are no violation	as of prohibited transactions	
	Has an actuary certified the If no, please explain: N/A		adequately funded?		☐ Yes 🕱 No
	Are there any outstanding If yes, attach details.	delinquent cor	ntributions?		☐Yes X No
	Have any plans experience If yes, attach details.	ed any event re	eportable to the PBGC?		☐Yes 🔀 No
	Were any plan loans or ob the plan year? If yes, attach details.	ligations due t	the plan indefault or class	ified as uncollectible during	☐Yes X No
10.	PAST ACTIVITIES				
	If yes, attach details (b) convicted of crimina If yes, attach details (c) refused coverage un If yes, attach details Have any claims (other than	s. al conduct? s. der a fidelity l s. n for benefits)		5 years against any trust or	☐ Yes X No ☐ Yes X No ☐ Yes X No
	plan or any current or past if yes, attach details.	fiduciaries?			☐ Yes X No

Labor Management Trust Fiduciary Liability Coverage

3

11.	PRIOR INSURANCE			
	Does the applicant currently have fid If no, skip to Section 13 and answer	Yes No		
	Insurer	Limits	Deductible	Policy Period
	Chubb	3000000	\$0.00	01/01/2024-25
	Has the applicant given written notic policy of specific facts or circumstan applicant? If yes, attach details.			☐ Yes X No
	Have any loss payments been made or similar insurance? If yes, attach details.	on behalf of any Insured unde	er any fiduciary liability policy	☐ Yes X No
12.	CONTINUITY WITH PRIOR CO	VERAGE		
	Note: This section applies only if you	u currently have coverage and	d request continuity of coverage	
	Continuity date requested: <u>01/15/2</u>	2003		
	If continuity of coverage is requested	1:		
			of coverage is to be maintained tements contained in such prior	l.

13. PRIOR KNOWLEDGE/WARRANTY

and form a part of the policy of the Company.

Note: This section applies if you have requested continuity of coverage and your request has not been accepted or granted or if there is no prior coverage.

application and those declarations and statements shall be considered to be incorporated in

It is important that you fill in the blank in this paragraph. No person proposed for coverage is aware of any facts or circumstances which he or she has reason to suppose might give rise to a future claim that would fall within the scope of the proposed coverage, except:(if no exceptions, please state.)

Not needed for renewal

It is agreed that if such facts or circumstance exist, whether or not disclosed, any claim arising from them is excluded from this proposed coverage.

14. FALSE INFORMATION

Any person who, knowingly and with the intent to defraud any insurance company or other person, files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

15. DECLARATION AND SIGNATURE

The undersigned declares that to the best of his or her knowledge and belief the statements set forth herein are true. Although the signing of this application does not bind the undersigned on behalf of the applicants to the effect insurance, the undersigned agrees that this application and its attachments shall be the basis of the contract should a policy be issued and shall be deemed attached to and shall form a part of the policy. The Company is hereby authorized to make any investigation and inquiry in connection with this application that it deems necessary.

This section of the application i	must be signed by a current fiduciary.	
10-23-24		Chairperson
Date	Signature	Title

False Information

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Notice to Florida Applicants: Any person who knowingly and with intent to injure, defraud or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information is guilty of a felony of the third degree.

Notice to Kentucky Applicants: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime.

Notice to Minnesota and Ohio Applicants: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud, which is a crime.

Notice to New Jersey Applicants: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Notice to New York Applicants: Any person who knowingly and with intent to defraud any insurance company or their person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Notice to Oklahoma Applicants: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of any insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Notice to Pennsylvania Applicants: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.

Submission Successful

X Close

Shane Archer successfully submitted 70542 - Gag Clause Prohibition Compliance Attestation on 12/30/2024 03:10 PM.

Return to dashboard

Print submission receipt

From: shane archer
To: Diana Cavazos

Subject: Re: 200/Fresno City -Rebrand ID cards and Member Outreach -REVIEW REQUESTED

Date: Friday, December 27, 2024 10:34:12 AM

Attachments: image328600.png

This email originates outside Personify Health.

Approved

On Tue, Dec 24, 2024 at 10:36 AM Diana Cavazos < <u>Diana.Cavazos@personifyhealth.com</u>> wrote:

Hello Shane and Georgeanne

I hope this email finds you well.

As you may remember from out October meeting. Personify Health was directed to re-card all members due to our rebrand to Personify Health.

Both of your approvals are needed to move forward with the announcement and ID card change.

These cards and letters have been reviewed by our internal teams as well as Tom and myself. We have also sent to Rael & Letson and Phillip for their review.

Attached you will find:

- PH-HC Intro Flyer -HCOnline 1124 -Name change announcement
- FRE NewIDCard Flyer 1224 v1 -New ID card announcement

These 2 will be mailed together prior to the ID card being mailed out

• Rebrand ID card letter-card enclosed -HCOnline

This letter will be included with the ID card

I have also attached the ID card drafts for 2025, please note there are a few different versions depending if a member is on the high/low/dual coverage/medical only/medical dental only plans.

Please let me know if you have any questions

Thank you,

Diana Cavazos

Account Manager
Diana.Cavazos@PersonifyHealth.com

M 1.559.312.2295

F(559) 499-2464

personifyhealth.com

New brand, new site →



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v4.06

From: Georgeanne White
To: Diana Cavazos

Cc: Shane Archer; shane archer; Toni Machado; Thomas Georgouses; Nikki Vang

Subject: Re: 200/Fresno City -Rebrand ID cards and Member Outreach -REVIEW REQUESTED

Date: Friday, December 27, 2024 9:36:46 AM

Attachments: <u>image328600.png</u>

This email originates outside Personify Health.

Looks fine. Thx

External Email: Use caution with links and attachments

Hello Shane and Georgeanne

I hope this email finds you well.

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Please let me know if you have any questions Thank you,

Diana Cavazos

Account Manager
Diana.Cavazos@PersonifyHealth.com
M 1.559.312.2295
F(559) 499-2464
personifyhealth.com

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v4.06

<Rebrand ID card letter -card enclosed -HCOnline.pdf> <FRE_NewIDCard_Flyer_1224_v1.pdf> <PH-HC Intro Flyer-HCOnline 1124.pdf>



~personify

Same great benefits with a new name

Meet Personify Health™

formerly HealthComp

Inspired by your personal health and wellbeing journey, we are taking a bold step forward to start the new year: HealthComp is becoming Personify Health. Because health is personal™.

Personalized and connected. Engaging and empowering. Find everything you need in one place so you can be the best version of yourself, learning and growing along the way.

What does this mean for you?

- New name, same resources:
 Your programs, support contacts and benefits for a healthier life will continue to be available.
- Same web address:
 To sign in online, continue to use hconline.healthcomp.com.

We're here to help!

Contact us by calling the number on the back of your member ID card.

Connecting with Personify Health is easy!

- Self-service online:
 On our member platform, you can access digital ID cards for you and your family, view claims, find care, and more.
- Live chat: You can also speak with one of our Personal Health Advocates through our Live Chat feature.
- Personal Health Advocate:

 If you have questions about your benefits, you can call the phone number on your ID card.
 A Personal Health Advocate will help you get the answers you need.









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Your new ID card is coming soon!

New name. Same benefits.

Your updated Member ID card will arrive in the mail soon and will feature the new Personify Health name and logo.

- Your ID card number will remain the same.
- You will still be able to find your detailed benefit information, including deductible and out-of-pocket information at hconline.healthcomp.com.



Questions? Contact Personify Health at the number on your card or visit **hconline.healthcomp.com**



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Personify Health is dedicated to simplifying your healthcare management

Dear Plan Participant,

As your health benefits administrator, Personify Health is committed to providing you with the right tools to easily navigate your health plan. Enclosed you will find your new health plan ID card(s).

Forget your ID cards? No problem.

You can easily access digital versions of your ID cards at any time with our mobile app. Just scan the QR code to the right or search for "HCOnline" in the Apple App Store or Google Play.

You can also access them by setting up your account at the website on your ID card.

Present your cards to healthcare providers at the time services are received.

Questions?

Please call Member Services at the number on your ID card. We're happy to assist!

Please Note: This identification card is not a guarantee of coverage or a commitment to pay benefits. Benefits are subject to patient eligibility, and are based upon all plan provisions in effect the time that services are received.

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Here are just a few things you can do with Personify Health:

- · Make sense of your benefits
- Find in-network doctors
- · Understand how claims are processed
- Get connected to the right programs at the right time



Download the HCOnline app



MONTHLY CLAIMS EXPERIENCE ANALYSIS MEDICAL AND PRESCRIPTION DRUGS FOUR MONTHS ENDING OCTOBER 31, 2024

PER ELIGIBLE **ACTIVES** \$ 18,423,714.33 \$ 1,110.20 **COBRA** 246,416.86 9,126.55 **RETIREES** 1,306,175.38 1,634.76 \$ 19,976,306.57 1,146.68 **MEDICARE SUPPLEMENT** 726,297.79 1,218.62 \$ **SELF-PAY OVER 65** 115,637.46 1,463.77 \$ 20,818,241.82 1,150.43 **AVERAGE MONTHLY COST - YTD** 5,204,560.46 \$ 1,150.43 PRIOR YEAR AVERAGE MONTHLY COST - YTD **FOUR MONTHS ENDING OCTOBER 31, 2023** 6,025,546.72 1,425.07 PRIOR PLAN YEAR AVERAGE MONTHLY COST **JULY 2023 - JUNE 2024** 5,567,339.48 \$ 1,284.33

TWELVE MONTH ROLLING AVERAGE November 1, 2023 - October 31, 2024

5,293,677.39

1,278.72

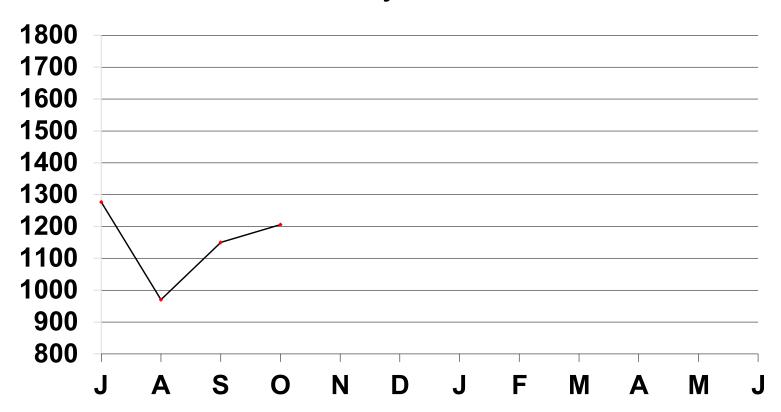
MONTHLY CLAIMS EXPERIENCE ANALYSIS DENTAL BENEFIT SECTION FOUR MONTHS ENDING OCTOBER 31, 2024

DELTA DENTAL	PAYMENTS	PER	ELIGIBLE
ACTIVES RETIREES	\$ 1,142,849.42 166,821.12	\$ \$	74.27 74.71
TOTAL FOR DELTA DENTAL	\$ 1,309,670.54	\$	74.33
AVERAGE MONTHLY COST PUD HMO AVG MONTHLY PREM	\$ 327,417.64 10,643.48	\$ \$	74.33 42.32
TOTAL AVG MONTHLY COST - YTD	\$ 338,061.12	\$	72.60
PRIOR YEAR AVERAGE MONTHLY COST: DELTA JULY 2023 - JUNE 2024	A DENTAL		
ACTIVES		\$	68.29
RETIREES		\$	73.93
COMBINED		\$	69.02
TWELVE MONTH ROLLING AVERAGE DELTA DENTAL			
November 1, 2023 - October 31, 2024		\$	69.90



Average Cost Per Participant Monthly

Fresno City Employees H & W Trust July 24 – Jun 25



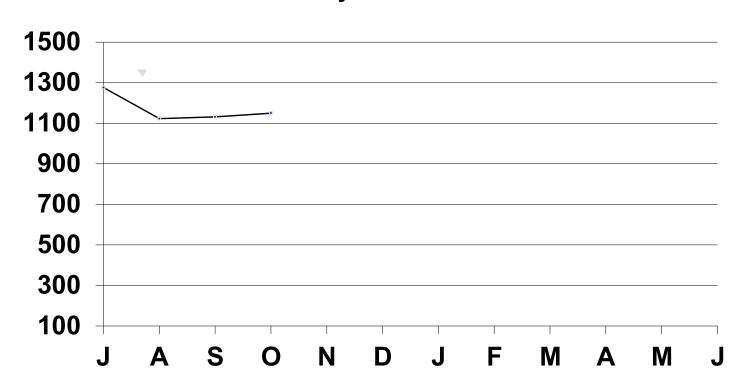
Personify Health

164



Average Cost Per Participant Year to Date

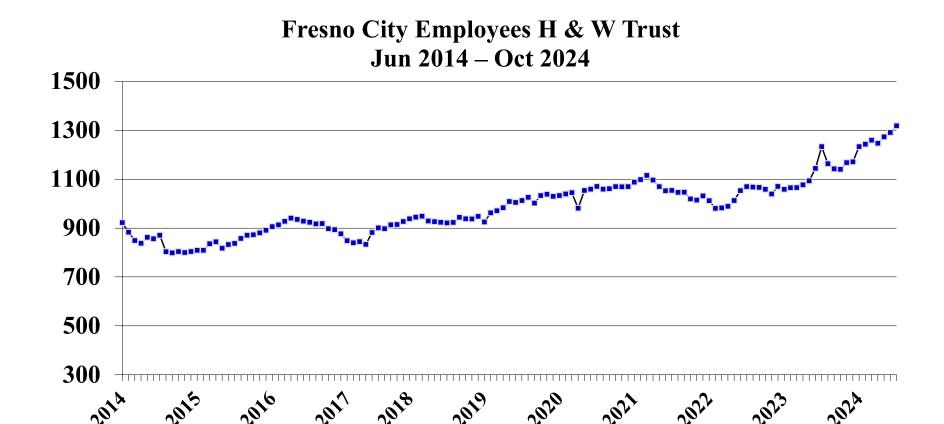
Fresno City Employees H & W Trust July 24 – Jun 25



Personify Health



Average Cost Per Participant 12 Month Rolling Average



FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG FOUR MONTHS ENDING OCTOBER 31, 2024

	CENSUS	CLAIMS		FIXED	TOTAL						NET		YTD
CATEGORY	COUNT	COSTS		COSTS	COSTS		RATE	IN	TEREST	G	AIN(LOSS)		GAIN(LOSS)
ACTIVES													
PPO Contributing	2,671	\$ 1,504.39	\$	130.26	\$ 1,634.65	\$	1,389.00	\$	3.18	\$	(242.47)	\$	(2,590,549.48)
PPO Non-Cont 35	1,401	\$ 403.93	\$	130.26	\$ 534.19	\$		\$	3.18	\$	407.99	\$	2,286,375.96
PPO Non-Cont 25	77	\$ 287.41	\$	130.26	\$ 417.67	\$	1,089.00	\$	3.18	\$	674.51	\$ \$	207,749.08
TOTAL (a)	4149	\$ 1,110.21	\$	130.26	\$ 1,240.47	\$	1,231.48	\$	3.18	\$	(5.81)	\$	(96,424.44)
RETIREES													
PPO Plan	200	\$ 1,634.76	\$	130.26	\$ 1,765.02		1,389.00	\$	3.18		(372.84)		(297,901.30)
TOTAL	200	1,634.76	\$	130.26	\$ 1,765.02	\$	1,323.00	\$	3.18	\$	(372.84)	\$	(297,901.30)
COBRA													
PPO Plan	7	\$ 9,126.55		130.26	\$ 9,256.81		1,416.78	\$	3.18		(7,836.85)		(219,431.80)
TOTAL	7	\$ 9,126.55	\$	130.26	\$ 9,256.81	\$	1,416.78	\$	3.18	\$	(7,836.85)	\$	(219,431.80)
MEDICARE SUPP													
PPO Plan	149	1,218.62	_	29.60	\$ 1,248.22	—		\$	3.18	_	(486.04)	—	(289,679.84)
TOTAL	149	\$ 1,218.62	\$	29.60	\$ 1,248.22	\$	759.00	\$	3.18	\$	(486.04)	\$	(289,679.84)
SELF-PAY													
PPO Plan	20	1,463.77	_	130.26	\$ 1,594.03		1,675.00	\$	3.18		84.15		6,732.00
TOTAL	20	\$ 1,463.77	\$	130.26	\$ 1,594.03	\$	1,675.00	\$	3.18	\$	84.15	\$	6,732.00
Stop-Loss Reimbursement												\$	824,437.80
Prescription Drug Rebates												\$	1,433,026.48
TOTAL												\$	1,360,758.90

NOTES:

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

Fixed Costs include all plan costs for Blue Shield, Simple Behavioral, SimpleMSK, Optum, HealthComp, Rael & Letson,

Moss Law Firm, EyeMed, EPIC and ULL Insurance Company.

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 Personify Health 12/18/2024

FINANCIAL ANALYSIS FOR DENTAL FOUR MONTHS ENDING OCTOBER 31, 2024

CATEGORY	CENSUS	CLAIMS COSTS	FIXED COSTS	TOTAL	RATE	INTEREST	NET GAIN(LOSS)	YTD GAIN(LOSS)
							(====,	(,
Delta PPO	4405	\$ 74.33	\$ 5.60	\$ 79.93	\$111.00		\$ 31.07	\$ 547,453.40
PUD HMO	252	\$ -	\$ 42.32	\$ 42.32	\$111.00		\$ 68.68	\$ 69,229.44
TOTAL								\$ 616.682.84
TOTAL								\$ 616,682.84

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.

MONTHLY CLAIMS EXPERIENCE ANALYSIS MEDICAL AND PRESCRIPTION DRUGS FIVE MONTHS ENDING NOVEMBER 30, 2024

		PER	ELIGIBLE
ACTIVES COBRA RETIREES	\$ 22,843,776.66 256,870.47 1,616,377.94	\$	1,100.22 7,783.95 1,608.34
	\$ 24,717,025.07	\$	1,133.76
MEDICARE SUPPLEMENT	\$ 878,871.74	\$	1,176.54
SELF-PAY OVER 65	124,684.08	Ψ	1,770.54
	\$ 25,720,580.89	\$	1,135.82
AVERAGE MONTHLY COST - YTD	\$ 5,144,116.18	\$	1,135.82
PRIOR YEAR AVERAGE MONTHLY COST - YTD FIVE MONTHS ENDING NOVEMBER 30, 2023	5,898,658.59	\$	1,392.97
	0,000,000.00	Ψ	1,002.01
PRIOR PLAN YEAR AVERAGE MONTHLY COST JULY 2023 - JUNE 2024	\$ 5,567,339.48	\$	1,284.33
TWELVE MONTH ROLLING AVERAGE	Ф Б 252 046 04	¢.	1 261 54
December 1, 2023 - November 30, 2024	\$ 5,252,946.81	\$	1,261.54

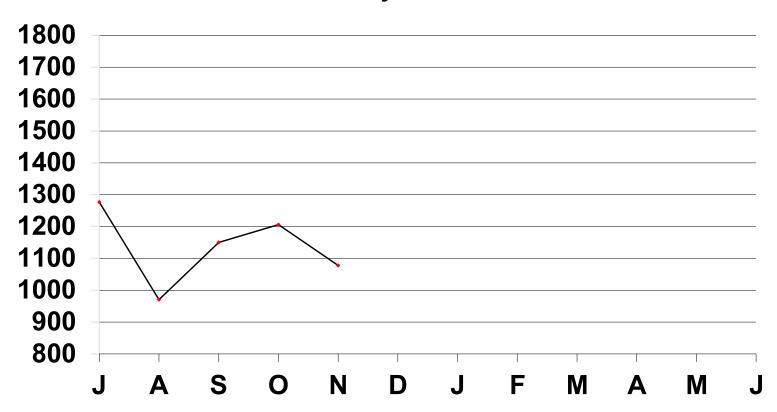
MONTHLY CLAIMS EXPERIENCE ANALYSIS DENTAL BENEFIT SECTION FIVE MONTHS ENDING NOVEMBER 30, 2024

DELTA DENTAL	PAYMENTS	PER ELIGIBLE		
ACTIVES RETIREES	\$ 1,360,649.76 203,357.97	\$ \$	70.67 72.73	
TOTAL FOR DELTA DENTAL	\$ 1,564,007.73	\$	70.93	
AVERAGE MONTHLY COST	\$ 312,801.55	\$	70.93	
PUD HMO AVG MONTHLY PREM	10,706.96	\$	42.32	
TOTAL AVG MONTHLY COST - YTD	\$ 323,508.51	\$	69.38	
PRIOR YEAR AVERAGE MONTHLY COST: DELTA JULY 2023 - JUNE 2024	A DENTAL			
ACTIVES		\$	68.29	
RETIREES		\$	73.93	
COMBINED		\$	69.02	
TWELVE MONTH ROLLING AVERAGE DELTA DENTAL				
December 1, 2023 - November 30, 2024		\$	68.21	



Average Cost Per Participant Monthly

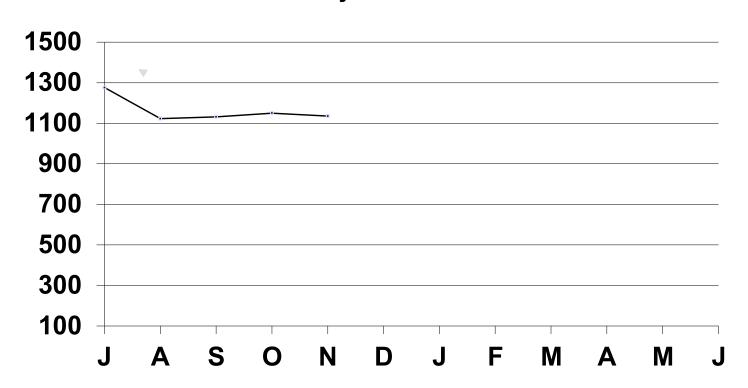
Fresno City Employees H & W Trust July 24 – Jun 25





Average Cost Per Participant Year to Date

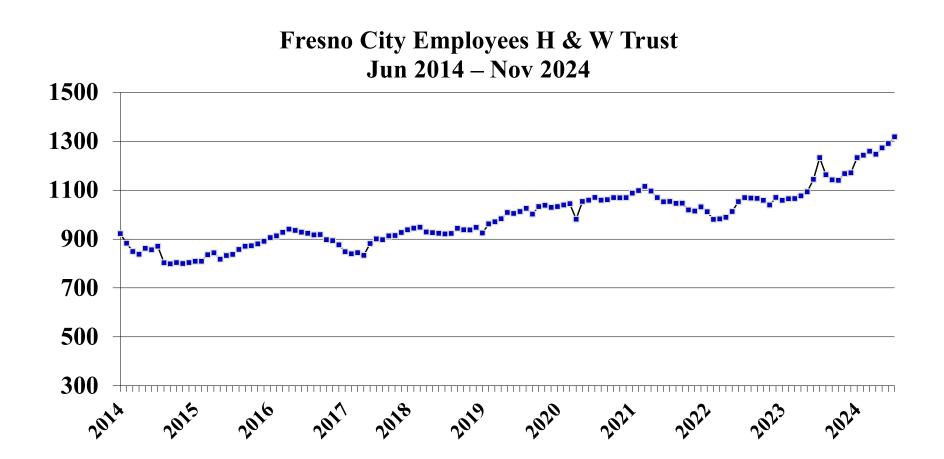
Fresno City Employees H & W Trust July 24 – Jun 25



Personify Health



Average Cost Per Participant 12 Month Rolling Average



FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG FIVE MONTHS ENDING NOVEMBER 30, 2024

	CENSUS	S CLAIMS		FIXED		TOTAL							NET		YTD	
CATEGORY	COUNT	COSTS		COSTS		COSTS		RATE		INTEREST		GAIN(LOSS)		GAIN(LOSS)		
ACTIVES																
PPO Contributing	2,672	\$	1,487.21	\$	130.26	\$	1,617.47	\$	1,389.00	\$	3.18	\$	(225.29)	\$	(3,009,874.40)	
PPO Non-Cont 35	1,402	\$	403.56	\$	130.26	\$	533.82	\$	939.00	\$	3.18	\$	408.36	\$	2,862,603.60	
PPO Non-Cont 25	78	\$	367.77	\$	130.26	\$	498.03	\$	1,089.00	\$	3.18	\$	594.15	\$	231,718.50	
TOTAL (a)	4152	\$	1,100.27	\$	130.26	\$	1,230.53	\$	1,231.41	\$	3.18	\$	4.06	\$	84,447.70	
RETIREES																
PPO Plan	201	\$	1,608.34	\$	130.26	\$	1,738.60	\$	1,389.00	\$	3.18	\$	(346.42)	\$	(348,148.34)	
TOTAL	201		1,608.34	\$	130.26	\$	1,738.60	\$	1,323.00	\$	3.18	\$	(346.42)	\$	(348,148.34)	
COBRA																
PPO Plan	7	\$	7,783.95	\$	130.26	\$	7,914.21	\$	1,416.78	\$	3.18	\$	(6,494.25)	\$	(227,298.75)	
TOTAL	7	\$	7,783.95	\$	130.26	\$	7,914.21	\$		\$	3.18	\$	(6,494.25)	_	(227,298.75)	
MEDICARE SUPP																
PPO Plan	149	\$	1,176.54	\$	29.60	\$	1,206.14	\$	759.00	\$	3.18	\$	(443.96)	\$	(330,750.20)	
TOTAL	149	\$	1,176.54	\$	29.60	\$	1,206.14	\$	759.00	\$	3.18	\$	(443.96)	\$	(330,750.20)	
SELF-PAY																
PPO Plan	19	\$	1,285.40	\$	130.26	\$	1,415.66	\$	1,675.00	\$	3.18	\$	262.52	\$	24,939.40	
TOTAL	19		1,285.40	\$	130.26	\$	1,415.66	_	1,675.00	\$	3.18	\$	262.52	\$	24,939.40	
Stop-Loss Reimbursement														\$	834,729.80	
Prescription Drug Rebates														\$	1,505,708.77	
TOTAL														\$	1,543,628.38	

NOTES:

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

Fixed Costs include all plan costs for Blue Shield, Simple Behavioral, SimpleMSK, Optum, Personify Health, Rael & Letson, Moss Law Firm, EyeMed, EPIC and ULL Insurance Company.

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 Personify Health 12/30/2024

FINANCIAL ANALYSIS FOR DENTAL FIVE MONTHS ENDING NOVEMBER 30, 2024

	CENSUS	CLAIMS	FIXED	TOTAL			NET	YTD	
CATEGORY	COUNT	COSTS	COSTS	COSTS	RATE	INTEREST	GAIN(LOSS)	GAIN(LOSS)	
Delta DDO	4440	ф 70.0 2	ф F 60	ф 76 F2	¢444.00		Φ 24.47	ф 700 002 F0	
Delta PPO	4410	\$ 70.93	\$ 5.60	\$ 70.53	\$111.00		\$ 34.47	\$ 760,063.50	
PUD HMO	253	\$ -	\$ 42.32	\$ 42.32	\$111.00		\$ 68.68	\$ 86,880.20	
105111110		Ψ	Ψ 42.02	Ψ 42.02	Ψ111.00		Ψ 00.00	Ψ 00,000.20	
TOTAL								\$ 846,943.70	

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.

MONTHLY CLAIMS EXPERIENCE ANALYSIS MEDICAL AND PRESCRIPTION DRUGS SIX MONTHS ENDING DECEMBER 31, 2024

•

		PER ELIGIBLE		
ACTIVES COBRA RETIREES	\$ 26,890,122.91 276,963.45 1,910,453.35 \$ 29,077,539.71	\$	1,079.01 7,288.51 1,596.03 1,111.70	
MEDICARE SUPPLEMENT SELF-PAY OVER 65	\$ 1,013,812.79 129,729.81 \$ 30,221,082.31	\$ \$	1,125.21 1,099.41 1,112.09	
AVERAGE MONTHLY COST - YTD	\$ 5,036,847.05	\$	1,112.09	
PRIOR YEAR AVERAGE MONTHLY COST - YTD SIX MONTHS ENDING DECEMBER 31, 2023 PRIOR PLAN YEAR AVERAGE MONTHLY COST JULY 2023 - JUNE 2024	5,593,318.53 \$ 5,567,339.48	\$ \$	1,318.25 1,284.33	
TWELVE MONTH ROLLING AVERAGE January 1, 2024 - December 31, 2024	\$ 5,289,103.74	\$	1,264.02	

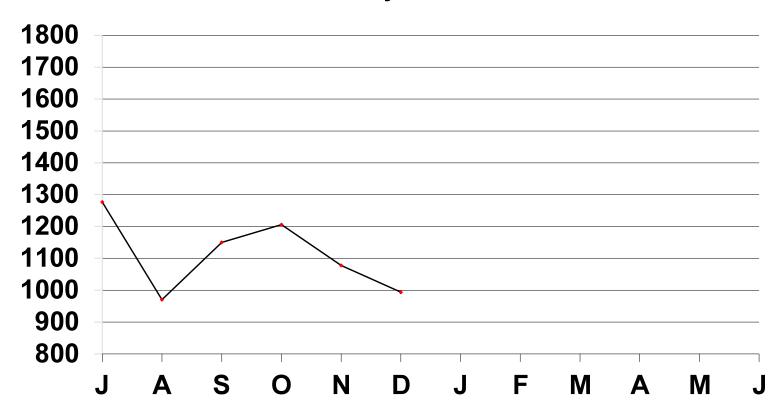
MONTHLY CLAIMS EXPERIENCE ANALYSIS DENTAL BENEFIT SECTION SIX MONTHS ENDING DECEMBER 31, 2024

DELTA DENTAL	PAYMENTS	PER I	ELIGIBLE
ACTIVES RETIREES	\$ 1,589,642.74 242,706.12	\$ \$	68.78 72.41
TOTAL FOR DELTA DENTAL	\$ 1,832,348.86	\$	69.24
AVERAGE MONTHLY COST	\$ 305,391.48	\$	69.24
PUD HMO AVG MONTHLY PREM	10,735.17	\$	42.32
TOTAL AVG MONTHLY COST - YTD	\$ 316,126.65	\$	67.78
PRIOR YEAR AVERAGE MONTHLY COST: DELTA DEL	DENTAL		
ACTIVES		\$	68.29
RETIREES		\$	73.93
COMBINED		\$	69.02
TWELVE MONTH ROLLING AVERAGE DELTA DENTAL January 1, 2024 - December 31, 2024		\$	68.44



Average Cost Per Participant Monthly

Fresno City Employees H & W Trust July 24 – Jun 25

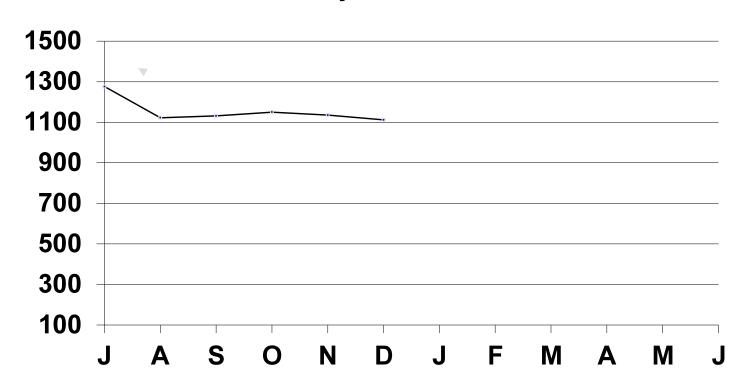


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Average Cost Per Participant Year to Date

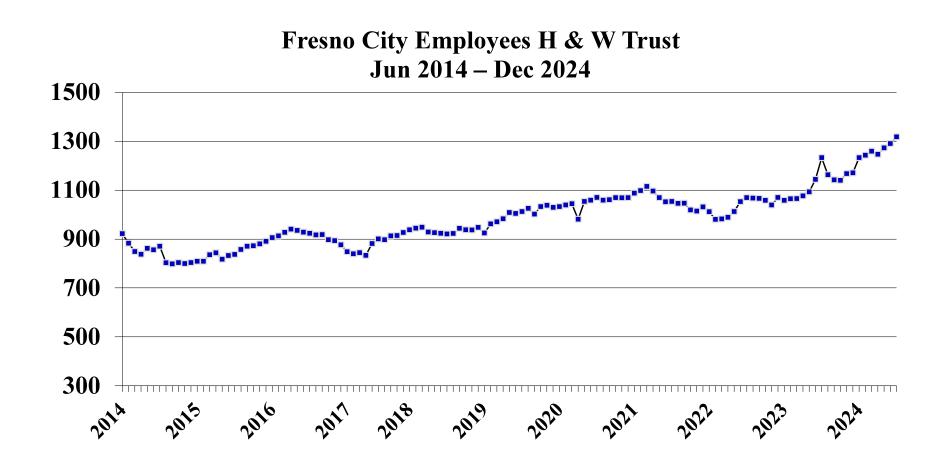
Fresno City Employees H & W Trust July 24 – Jun 25



Personify Health



Average Cost Per Participant 12 Month Rolling Average



FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG SIX MONTHS ENDING DECEMBER 31, 2024

	CENSUS	1	CLAIMS		FIXED	TOTAL						NET		YTD
CATEGORY	COUNT		COSTS		COSTS	COSTS		RATE	INTEREST		G.	AIN(LOSS)	(GAIN(LOSS)
ACTIVES														
PPO Contributing	2,673	\$	1,454.30	\$	130.26	\$ 1,584.56	\$	1,389.00	\$	3.18	\$	(192.38)	\$	(3,085,390.44)
PPO Non-Cont 35	1,404	\$	401.42	\$	130.26	\$ 531.68	\$	939.00	\$	3.18	\$	410.50	\$	3,458,052.00
PPO Non-Cont 25	77	\$	399.66	\$	130.26	\$ 529.92	\$	1,089.00	\$	3.18	\$	562.26	\$ \$	259,764.12 -
TOTAL (a)	4154	\$	1,078.89	\$	130.26	\$ 1,209.15	\$	1,231.34	\$	3.18	\$	25.37	\$	632,425.68
RETIREES														
PPO Plan	200	\$	1,596.03	\$	130.26	\$ 1,726.29		1,389.00	\$	3.18		(334.11)		(399,935.11)
TOTAL	200		1,596.03	\$	130.26	\$ 1,726.29	\$	1,323.00	\$	3.18	\$	(334.11)	\$	(399,935.11)
COBRA														
PPO Plan	6		7,288.51	\$	130.26	\$ 7,418.77		1,416.78	\$	3.18		(5,998.81)		(215,957.16)
TOTAL	6	\$	7,288.51	\$	130.26	\$ 7,418.77	\$	1,416.78	\$	3.18	\$	(5,998.81)	\$	(215,957.16)
MEDICARE SUPP														
PPO Plan	150	_	1,125.21	\$	29.60	\$ 1,154.81	-	759.00	\$	3.18	_	(392.63)	-	(353,367.00)
TOTAL	150	\$	1,125.21	\$	29.60	\$ 1,154.81	\$	759.00	\$	3.18	\$	(392.63)	\$	(353,367.00)
SELF-PAY														
PPO Plan	20		1,099.41	\$	130.26	\$ 1,229.67		1,675.00	\$	3.18	_	448.51	\$	53,821.20
TOTAL	20	\$	1,099.41	\$	130.26	\$ 1,229.67	\$	1,675.00	\$	3.18	\$	448.51	\$	53,821.20
Stop-Loss Reimbursement							<u></u>						\$	836,028.06
Prescription Drug Rebates				_			<u> </u>		_				\$	3,368,787.52
TOTAL													\$	3,921,803.19

NOTES:

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

Fixed Costs include all plan costs for Blue Shield, Simple Behavioral, SimpleMSK, Optum, Personify Health, Rael & Letson,

Moss Law Firm, EyeMed, EPIC and ULL Insurance Company.

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

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

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

FINANCIAL ANALYSIS FOR DENTAL SIX MONTHS ENDING DECEMBER 31, 2024

	CENSUS	CLAIMS	FIXED	TOTAL			NET	YTD
CATEGORY	COUNT	COSTS	COSTS	COSTS	RATE	INTEREST	GAIN(LOSS)	GAIN(LOSS)
Delta PPO	4411	\$ 69.24	\$ 5.60	\$ 74.84	\$111.00		\$ 36.16	\$ 957,010.56
PUD HMO	254	\$ -	\$ 42.32	\$ 42.32	\$111.00		\$ 68.68	\$ 104,668.32
TOTAL								\$ 1,061,678.88

NOTES:

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

All interest revenue has been allocated to Medical.

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

SPECIFIC STOP LOSS THROUGH 10/31/2024

INCURRED: 07/01/23 - 6/30/2024 PAID: 07/01/23 THRU: 10/31/2024 OVER \$550,000.00

DEDUCTIBLE: \$175k, \$350k, \$550k, Lasered \$1.4m & \$975k CARRIER: HCC Insurance Company

MEMBER	NET PAID	CLAIM AMOUNT			
6	\$1,528,032.52	\$978,032.52			
19	\$905,482.33	\$355,482.33			
2*	\$768,544.32	\$218,544.32			
TOTAL	\$3,202,059,17	\$1.552.059.17			

*LASERED \$1,400,000.00					
MEMBER	NET PAID	STILL TO MEET			
TOTAL	\$0.00	\$0.00			

50% OVER \$275,000.00

MEMBER	NET PAID	STILL TO MEET		
1	\$315,426.15	\$234,573.85		
4	\$447,363.99	\$102,636.01		
5	\$359,328.25	\$190,671.75		
7	\$330,489.47	\$219,510.53		
8	\$414,400.66	\$135,599.34		
9	\$314,778.82	\$235,221.18		
10	\$356,421.89	\$193,578.11		
11	\$380,046.58	\$169,953.42		
12	\$434,449.75	\$115,550.25		
13	\$413,146.11	\$136,853.89		
14	\$314,802.41	\$235,197.59		
15	\$354,642.32	\$195,357.68		
16	\$295,728.39	\$254,271.61		
17	\$385,852.10	\$164,147.90		
18	\$432,727.39	\$117,272.61		
20	\$338,743.14	\$211,256.86		
3**	\$311,557.19	\$238,442.81		
TOTAL	\$6,199,904.61	\$3,150,095.39		

**LASERED \$975,000.00

EAGERED 4070,000.00					
NET PAID	STILL TO MEET				
\$0.00	\$0.00				

PREMIUM

DEDUCTIBLE	PER MEMBER	PREMIUM	CLAIMS OVER DEDUCTIBLE	SAVINGS/(LOSS)
175,000	\$ 176.20	\$ 8,807,357.00	\$ 6,009,614.01	\$ (2,797,742.99)
350,000	\$ 90.13	\$ 4,505,148.05	\$ 2,630,438.21	\$ (1,874,709.84)
550,000	\$ 48.84	\$ 2,441,267.40	\$ 1,552,059.17	\$ (889,208.23)

PRIOR YEAR RESULTS

PRIOR TEAR RESULTS		SAVINGS/(LOSS) \$500		SAVINGS/(LOSS) \$175
FISCAL YEAR	MEMBERS OVER \$175K	DEDUCTIBLE	SAVINGS/(LOSS) \$350 DEDUCTIBLE	DEDUCTIBLE
2008/2009	11	\$ 298,037.47	\$ 660,094.16	\$ 696,657.85
2009/2010	7	\$ 571,249.08	\$ 901,645.80	\$ 2,451,452.16
2010/2011	12	\$ 392,141.96	\$ 562,653.55	\$ 1,543,342.62
2011/2012	4	\$ 690,024.10	\$ 1,115,261.30	\$ 3,286,763.75
2012/2013	11	\$ 892,384.76	\$ 1,450,290.57	\$ 3,807,297.67
2013/2014	11	\$ 546,018.60	\$ 941,346.55	\$ 3,782,202.62
2014/2015	13	\$ 324,590.15	\$ 264,268.88	\$ 374,381.62
2015/2016	14	\$ 2,588,355.84	\$ 2,919,146.55	\$ 3,042,900.18
2016/2017	15	\$ (618,495.03)	\$ (1,101,491.19)	\$ (1,626,992.21)
2017/2018	23	\$ (808,434.00)	\$ (1,099,684.13)	\$ (1,999,825.30)
2018/2019	27	\$ (717,892.65)	\$ (696,340.65)	\$ (258,654.91)
2019/2020	29	\$ (403,675.83)	\$ 34,344.25	\$ 231,492.59
2020/2021	23	\$ 3,553.03	\$ 36,225.35	\$ (1,104,531.07)
2021/2022	23	\$ 1,829,245.00	\$ 1,719,923.64	\$ 1,675,827.25
2022/2023	21	\$ 5,712,659.64	\$ 5,777,197.58	\$ 5,909,121.37
TOTAL	244	\$ 5,587,102.48	\$ 7,707,684.63	\$ 15,902,314.82

Current Outstanding Submission
As of October 31, 2024

\$0.00

SPECIFIC STOP LOSS THROUGH 10/31/2024

INCURRED: 07/01/24 - 10/31/2024

DEDUCTIBLE: \$175k, \$350k, \$550k, Lasered \$975k CARRIER: ULL Insurance Company

PAID: 07/0)1/24 THRU:	10/31/2024
OVER \$55	0,000.00	

MEMBER	NET PAID	CLAIM AMOUNT			
TOTAL	\$0.00	\$0.00			

LASERED \$975,000.00						
MEMBER	NET PAID	STILL TO MEET				
TOTAL	\$0.00	\$0.00				

50% OVER \$275,000.00

MEMBER	NET PAID	STILL TO MEET
FOTAL	#0.00	***
TOTAL	\$0.00	\$0.00

PREMIUM

DEDUCTIBLE	PER MEMBER	PREMIUM	CLAIMS OVER DEDUCTIBLE	SAVINGS/(LOSS)
175,000	\$ 201.72	\$ 3,527,477.64	-	\$ (3,527,477.64)
350,000	\$ 100.86	\$ 1,763,738.82	\$ -	\$ (1,763,738.82)
550,000	\$ 50.43	\$ 881,869.41	-	\$ (881,869.41)

PRIOR YEAR RESULTS

PRIOR TEAR RESULTS		SAVINGS/(LOSS) \$500		SAVINGS/(LOSS) \$175
FISCAL YEAR	MEMBERS OVER \$175K	DEDUCTIBLE	SAVINGS/(LOSS) \$350 DEDUCTIBLE	DEDUCTIBLE
2008/2009	11	\$ 298,037.47	\$ 660,094.16	\$ 696,657.85
2009/2010	7	\$ 571,249.08	\$ 901,645.80	\$ 2,451,452.16
2010/2011	12	\$ 392,141.96	\$ 562,653.55	\$ 1,543,342.62
2011/2012	4	\$ 690,024.10	\$ 1,115,261.30	\$ 3,286,763.75
2012/2013	11	\$ 892,384.76	\$ 1,450,290.57	\$ 3,807,297.67
2013/2014	11	\$ 546,018.60	\$ 941,346.55	\$ 3,782,202.62
2014/2015	13	\$ 324,590.15	\$ 264,268.88	\$ 374,381.62
2015/2016	14	\$ 2,588,355.84	\$ 2,919,146.55	\$ 3,042,900.18
2016/2017	15	\$ (618,495.03)	\$ (1,101,491.19)	\$ (1,626,992.21)
2017/2018	23	\$ (808,434.00)	\$ (1,099,684.13)	\$ (1,999,825.30)
2018/2019	27	\$ (717,892.65)	\$ (696,340.65)	\$ (258,654.91)
2019/2020	29	\$ (403,675.83)	\$ 34,344.25	\$ 231,492.59
2020/2021	23	\$ 3,553.03	\$ 36,225.35	\$ (1,104,531.07)
2021/2022	23	\$ 1,829,245.00	\$ 1,719,923.64	\$ 1,675,827.25
2022/2023	21	\$ 5,712,659.64	\$ 5,777,197.58	\$ 5,909,121.37
TOTAL	244	\$ 5,587,102.48	\$ 7,707,684.63	\$ 15,902,314.82

Current Outstanding Submission
As of October 31, 2024

\$9,982.32

SPECIFIC STOP LOSS THROUGH 11/30/2024

INCURRED: 07/01/23 - 6/30/2024 PAID: 07/01/23 THRU: 11/30/2024

DEDUCTIBLE: \$175k, \$350k, \$550k, Lasered \$1.4m & \$975k CARRIER: HCC Insurance Company

OVER:	\$550.	,000.	00
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MEMBER	NET PAID	CLAIM AMOUNT
6	\$1,528,032.52	\$978,032.52
19	\$906,579.79	\$356,579.79
2*	\$769,144.32	\$219,144.32
TOTAL	\$3,203,756.63	\$1,553,756.63

*LASERED \$1,400,000.00		
MEMBER	NET PAID	STILL TO MEET
TOTAL	\$0.00	\$0.00

50% OVER \$275,000.00

MEMBER	NET PAID	STILL TO MEET
1	\$315,426.15	\$234,573.85
4	\$447,363.99	\$102,636.01
5	\$359,328.25	\$190,671.75
7	\$330,489.47	\$219,510.53
8	\$414,400.66	\$135,599.34
9	\$314,778.82	\$235,221.18
10	\$356,421.89	\$193,578.11
11	\$380,046.58	\$169,953.42
12	\$434,449.75	\$115,550.25
13	\$413,146.11	\$136,853.89
14	\$314,802.41	\$235,197.59
15	\$354,642.32	\$195,357.68
16	\$295,728.39	\$254,271.61
17	\$385,852.10	\$164,147.90
18	\$432,727.39	\$117,272.61
20	\$338,743.14	\$211,256.86
3**	\$311,557.19	\$238,442.81
TOTAL	\$6,199,904.61	\$3,150,095.39

**LASERED \$975,000.00

EMOLINED WOTO, 000.00		
MEMBER	NET PAID	STILL TO MEET
TOTAL	\$0.00	\$0.00

PREMIUM

DEDUCTIBLE	PER MEMBER	R	PREMIUM	CLAIMS O	/ER DEDUCTIBLE	SAVINGS/(LOSS)
175,000	\$	176.20 \$	8,807,357.00	\$	6,011,981.39	\$ (2,795,375.61)
350,000	\$	90.13 \$	4,505,148.05	\$	2,632,135.67	\$ (1,873,012.38)
550,000	\$	48.84 \$	2,441,267.40	\$	1,553,756.63	\$ (887,510.77)

PRIOR YEAR RESULTS

		SAVINGS/(LOSS) \$500		SAVINGS/(LOSS) \$175
FISCAL YEAR	MEMBERS OVER \$175K	DEDUCTIBLE	SAVINGS/(LOSS) \$350 DEDUCTIBLE	DEDUCTIBLE
2008/2009	11	\$ 298,037.47	\$ 660,094.16	\$ 696,657.85
2009/2010	7	\$ 571,249.08	\$ 901,645.80	\$ 2,451,452.16
2010/2011	12	\$ 392,141.96	\$ 562,653.55	\$ 1,543,342.62
2011/2012	4	\$ 690,024.10	\$ 1,115,261.30	\$ 3,286,763.75
2012/2013	11	\$ 892,384.76	\$ 1,450,290.57	\$ 3,807,297.67
2013/2014	11	\$ 546,018.60	\$ 941,346.55	\$ 3,782,202.62
2014/2015	13	\$ 324,590.15	\$ 264,268.88	\$ 374,381.62
2015/2016	14	\$ 2,588,355.84	\$ 2,919,146.55	\$ 3,042,900.18
2016/2017	15	\$ (618,495.03)	\$ (1,101,491.19)	\$ (1,626,992.21)
2017/2018	23	\$ (808,434.00)	\$ (1,099,684.13)	\$ (1,999,825.30)
2018/2019	27	\$ (717,892.65)	\$ (696,340.65)	\$ (258,654.91)
2019/2020	29	\$ (403,675.83)	\$ 34,344.25	\$ 231,492.59
2020/2021	23	\$ 3,553.03	\$ 36,225.35	\$ (1,104,531.07)
2021/2022	23	\$ 1,829,245.00	\$ 1,719,923.64	\$ 1,675,827.25
2022/2023	21	\$ 5,712,659.64	\$ 5,777,197.58	\$ 5,909,121.37
TOTAL	244	\$ 5,587,102.48	\$ 7,707,684.63	\$ 15,902,314.82

Current Outstanding Submission
As of November 30, 2024

\$0.00

SPECIFIC STOP LOSS THROUGH 11/30/2024

INCURRED: 07/01/24 - 11/30/2024 PAID: 07/01/24 THRU: 11/30/2024 OVER \$550,000.00

DEDUCTIBLE: \$175k, \$350k, \$550k, Lasered \$975k CARRIER: ULL Insurance Company

MEMBER	NET PAID	CLAIM AMOUNT
TOTAL	\$0.00	\$0.00

LASERED \$975,000.00		
MEMBER	NET PAID	STILL TO MEET
TOTAL	\$0.00	\$0.00
TOTAL	\$0.00	\$0.00

50% OVER \$275,000.00

MEMBER	NET PAID	STILL TO MEET
	_	
OTAL	\$0.00	\$0.00

PREMIUM

DEDUCTIBLE	PER MEMBER	PREMIUM	CLAIMS OVER DEDUCTIBLE	SAVINGS/(LOSS)
175,000	\$ 201.72	\$ 4,411,414.68	\$	\$ (4,411,414.68)
350,000	\$ 100.86	\$ 2,205,707.34	\$	\$ (2,205,707.34)
550,000	\$ 50.43	\$ 1,102,853.67	\$	\$ (1,102,853.67)

PRIOR YEAR RESULTS

		SA	VINGS/(LOSS) \$500		SAVINGS/(LOSS) \$175
FISCAL YEAR	MEMBERS OVER \$175K		DEDUCTIBLE	SAVINGS/(LOSS) \$350 DEDUCTIBLE	DEDUCTIBLE
2008/2009	11	\$	298,037.47	\$ 660,094.16	\$ 696,657.85
2009/2010	7	\$	571,249.08	\$ 901,645.80	\$ 2,451,452.16
2010/2011	12	\$	392,141.96	\$ 562,653.55	\$ 1,543,342.62
2011/2012	4	\$	690,024.10	1,115,261.30	\$ 3,286,763.75
2012/2013	11	\$	892,384.76	\$ 1,450,290.57	\$ 3,807,297.67
2013/2014	11	\$	546,018.60	\$ 941,346.55	\$ 3,782,202.62
2014/2015	13	\$	324,590.15	\$ 264,268.88	\$ 374,381.62
2015/2016	14	\$	2,588,355.84	\$ 2,919,146.55	\$ 3,042,900.18
2016/2017	15	\$	(618,495.03)	\$ (1,101,491.19)	\$ (1,626,992.21
2017/2018	23	\$	(808,434.00)	\$ (1,099,684.13)	\$ (1,999,825.30
2018/2019	27	\$	(717,892.65)	\$ (696,340.65)	\$ (258,654.91
2019/2020	29	\$	(403,675.83)	\$ 34,344.25	\$ 231,492.59
2020/2021	23	\$	3,553.03	\$ 36,225.35	\$ (1,104,531.07
2021/2022	23	\$	1,829,245.00	\$ 1,719,923.64	\$ 1,675,827.25
2022/2023	21	\$	5,712,659.64	\$ 5,777,197.58	\$ 5,909,121.37
TOTAL	244	\$	5.587.102.48	\$ 7,707,684.63	\$ 15,902,314.82

Current Outstanding Submission
As of November 30, 2024

\$1,298.26

186

SPECIFIC STOP LOSS THROUGH 12/31/2024

INCURRED: 07/01/23 - 6/30/2024 PAID: 07/01/23 THRU: 12/31/2024 OVER \$550,000.00

DEDUCTIBLE: \$175k, \$350k, \$550k, Lasered \$1.4m & \$975k CARRIER: HCC Insurance Company

MEMBER	NET PAID	CLAIM AMOUNT
6	\$1,528,032.52	\$978,032.52
19	\$919,656.97	\$369,656.97
2*	\$769,144.32	\$219,144.32
TOTAL	\$3.216.833.81	\$1.566.833.81

*LASERED \$1,400,000.00		
MEMBER	NET PAID	STILL TO MEET
TOTAL	\$0.00	\$0.00

50% OVER \$275,000.00

MEMBER	NET PAID	STILL TO MEET
1	\$315,426.15	\$234,573.85
4	\$447,363.99	\$102,636.01
5	\$359,328.25	\$190,671.75
7	\$330,489.47	\$219,510.53
8	\$414,400.66	\$135,599.34
9	\$314,778.82	\$235,221.18
10	\$352,118.01	\$197,881.99
11	\$380,046.58	\$169,953.42
12	\$434,449.75	\$115,550.25
13	\$413,146.11	\$136,853.89
14	\$314,802.41	\$235,197.59
15	\$355,048.79	\$194,951.21
16	\$295,728.39	\$254,271.61
17	\$385,852.10	\$164,147.90
18	\$432,727.39	\$117,272.61
20	\$338,743.14	\$211,256.86
3**	\$311,557.19	\$238,442.81
22	\$290,071.71	\$259,928.29
TOTAL	\$6,486,078.91	\$3,413,921.09

**LASERED \$975,000.00

EMOLINED WOTO, 000.00		
MEMBER	NET PAID	STILL TO MEET
TOTAL	\$0.00	\$0.00

PREMIUM

DEDUCTIBLE	PER MEMBER	PREMIUM	CLAIMS OVER DEDUCTIBLE	SAVINGS/(LOSS)
175,000	\$ 176.20	\$ 8,807,357.00	\$ 6,136,230.30	\$ (2,671,126.70)
350,000	\$ 90.13	\$ 4,505,148.05	\$ 2,641,315.44	\$ (1,863,832.61)
550,000	\$ 48.84	\$ 2,441,267.40	\$ 1,566,833.81	\$ (874,433.59)

DDIOD VEAD DESILITS

		SAVINGS/(LOSS) \$500		SAVINGS/(LOSS) \$175
FISCAL YEAR	MEMBERS OVER \$175K	DEDUCTIBLE	SAVINGS/(LOSS) \$350 DEDUCTIBLE	DEDUCTIBLE
2008/2009	11	\$ 298,037.47	\$ 660,094.16	\$ 696,657.85
2009/2010	7	\$ 571,249.08	\$ 901,645.80	\$ 2,451,452.16
2010/2011	12	\$ 392,141.96	\$ 562,653.55	\$ 1,543,342.62
2011/2012	4	\$ 690,024.10	\$ 1,115,261.30	\$ 3,286,763.75
2012/2013	11	\$ 892,384.76	\$ 1,450,290.57	\$ 3,807,297.67
2013/2014	11	\$ 546,018.60	\$ 941,346.55	\$ 3,782,202.62
2014/2015	13	\$ 324,590.15	\$ 264,268.88	\$ 374,381.62
2015/2016	14	\$ 2,588,355.84	\$ 2,919,146.55	\$ 3,042,900.18
2016/2017	15	\$ (618,495.03)	\$ (1,101,491.19)	\$ (1,626,992.21)
2017/2018	23	\$ (808,434.00)	\$ (1,099,684.13)	\$ (1,999,825.30
2018/2019	27	\$ (717,892.65)	\$ (696,340.65)	\$ (258,654.91
2019/2020	29	\$ (403,675.83)	\$ 34,344.25	\$ 231,492.59
2020/2021	23	\$ 3,553.03	\$ 36,225.35	\$ (1,104,531.07
2021/2022	23	\$ 1,829,245.00	\$ 1,719,923.64	\$ 1,675,827.25
2022/2023	21	\$ 5,712,659.64	\$ 5,777,197.58	\$ 5,909,121.37
TOTAL	244	\$ 5,587,102.48	\$ 7,707,684.63	\$ 15,902,314.82

Current Outstanding Submission
As of December 31, 2024

\$0.00

SPECIFIC STOP LOSS THROUGH 12/31/2024

INCURRED: 07/01/24 - 11/30/2024 PAID: 07/01/24 THRU: 12/31/2024

DEDUCTIBLE: \$175k, \$350k, \$550k, Lasered \$975k CARRIER: ULL Insurance Company

OVER \$550,000.00									
MEMBER	NET PAID	CLAIM AMOUNT							
TOTAL	\$0.00	\$0.00							

LASERED \$975,000.00									
MEMBER	NET PAID	STILL TO MEET							
TOTAL	\$0.00	\$0.00							
	<u> </u>	<u> </u>							

50% OVER \$275,000.00

NET PAID	STILL TO MEET
\$0.00	\$0.00
	\$0.00

PREMIUM

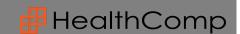
DEDUCTIBL	.E	PER MEMBER	PREMIUM	CLAIMS OVER DEDUCTIBLE	SAVINGS/(LOSS)
175,000		\$ 201.72	\$ 5,298,579.24	\$ -	\$ (5,298,579.24)
350,000		\$ 100.86	\$ 2,649,289.62	\$ -	\$ (2,649,289.62)
550,000		\$ 50.43	\$ 1 324 644 81	\$	\$ (1 324 644 81)

PRIOR YEAR RESULTS

FISCAL YEAR	MEMBERS OVER \$175K	SAVINGS/(LOSS) \$500 DEDUCTIBLE		SAVINGS/(LOSS) \$350 DEDUCTIBLE	SAVINGS/(LOSS) \$175 DEDUCTIBLE
			7 47 0		
2008/2009	11	\$ 298,03		660,094.16	\$ 696,657.85
2009/2010	7	\$ 571,24		901,645.80	\$ 2,451,452.16
2010/2011	12	\$ 392,14	1.96 \$	562,653.55	\$ 1,543,342.62
2011/2012	4	\$ 690,02		1,115,261.30	\$ 3,286,763.75
2012/2013	11	\$ 892,38	1.76 \$	1,450,290.57	\$ 3,807,297.67
2013/2014	11	\$ 546,01		941,346.55	\$ 3,782,202.62
2014/2015	13	\$ 324,59).15 \$	264,268.88	\$ 374,381.62
2015/2016	14	\$ 2,588,35	5.84 \$	2,919,146.55	\$ 3,042,900.18
2016/2017	15	\$ (618,49	5.03) \$	(1,101,491.19)	\$ (1,626,992.21)
2017/2018	23	\$ (808,43	1.00) \$	(1,099,684.13)	\$ (1,999,825.30)
2018/2019	27	\$ (717,89	2.65) \$	(696,340.65)	\$ (258,654.91)
2019/2020	29	\$ (403,67	5.83) \$	34,344.25	\$ 231,492.59
2020/2021	23	\$ 3,55	3.03 \$	36,225.35	\$ (1,104,531.07)
2021/2022	23	\$ 1,829,24	5.00 \$	1,719,923.64	\$ 1,675,827.25
2022/2023	21	\$ 5,712,65	9.64 \$	5,777,197.58	\$ 5,909,121.37
2023/2024	20	\$ (874,43	3.59) \$	(1,863,832.61)	\$ 2,671,126.70
TOTAL	264	\$ 5,587,10	2.48 \$	7,707,684.63	\$ 15,902,314.82

Current Outstanding Submission
As of December 31, 2024

\$1,166.22



Paid Claims Lag Time Analysis by Input Date

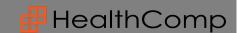
INCURRED: 01/01/1990 - 10/31/2024 | PAID: 10/01/2024 - 10/31/2024

	FRESNO CITY EMP H&W TRUST Summary											
Range of Days Lagged		urred Date	_		nput Date ocessed [cessed Da Paid Date			nput Date Paid Date	
	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum
0 - 10	6,981	50.2 %	50.2 %	13,581	97.6 %	97.6 %	13,837	99.4 %	99.4 %	13,385	96.2 %	96.2 %
11 - 14	1,416	10.2 %	60.3 %	125	0.9 %	98.5 %	36	0.3 %	99.7 %	196	1.4 %	97.6 %
15 - 21	1,512	10.9 %	71.2 %	160	1.1 %	99.6 %	42	0.3 %	100.0 %	226	1.6 %	99.2 %
22 - 28	706	5.1 %	76.3 %	38	0.3 %	99.9 %	4	0.0 %	100.0 %	89	0.6 %	99.8 %
Over 28	3,304	23.7 %	100.0 %	15	0.1 %	100.0 %	0	0.0 %	100.0 %	23	0.2 %	100.0 %

Total # of claims: 13,919

Average days from incurred to input: 46.5 Average days from input to processed: 1 Average days from processed to paid: 3.1

Average days from input to paid: 4



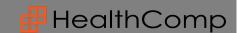
Paid Claims Lag Time Analysis by Input Date

INCURRED: 01/01/1990 - 11/30/2024 | PAID: 11/01/2024 - 11/30/2024

	FRESNO CITY EMP H&W TRUST Summary											
Range of Days Lagged		curred Dat Input Dat	-		nput Date ocessed [cessed Da Paid Date			nput Date Paid Date	
	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum
0 - 10	5,400	51.4 %	51.4 %	10,315	98.3 %	98.3 %	10,284	98.0 %	98.0 %	10,012	95.4 %	95.4 %
11 - 14	1,097	10.5 %	61.9 %	73	0.7 %	99.0 %	151	1.4 %	99.4 %	257	2.4 %	97.8 %
15 - 21	1,215	11.6 %	73.5 %	71	0.7 %	99.6 %	61	0.6 %	100.0 %	176	1.7 %	99.5 %
22 - 28	628	6.0 %	79.5 %	15	0.1 %	99.8 %	0	0.0 %	100.0 %	18	0.2 %	99.7 %
Over 28	2,156	20.5 %	100.0 %	22	0.2 %	100.0 %	0	0.0 %	100.0 %	33	0.3 %	100.0 %

Total # of claims: 10,496

Average days from incurred to input: 30.7 Average days from input to processed: .8 Average days from processed to paid: 3.1 Average days from input to paid: 3.9



Paid Claims Lag Time Analysis by Input Date

INCURRED: 01/01/1990 - 12/31/2024 | PAID: 12/01/2024 - 12/31/2024

	FRESNO CITY EMP H&W TRUST Summary											
Range of Days Lagged	_	urred Dat	_		nput Date ocessed [cessed Da Paid Date			nput Date Paid Date	
	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum	Claims	% Total	% Cum
0 - 10	5,192	48.6 %	48.6 %	10,529	98.5 %	98.5 %	10,589	99.0 %	99.0 %	10,353	96.8 %	96.8 %
11 - 14	1,137	10.6 %	59.2 %	99	0.9 %	99.4 %	35	0.3 %	99.4 %	106	1.0 %	97.8 %
15 - 21	1,320	12.3 %	71.5 %	62	0.6 %	100.0 %	67	0.6 %	100.0 %	213	2.0 %	99.8 %
22 - 28	604	5.6 %	77.2 %	2	0.0 %	100.0 %	1	0.0 %	100.0 %	19	0.2 %	100.0 %
Over 28	2,439	22.8 %	100.0 %	0	0.0 %	100.0 %	0	0.0 %	100.0 %	1	0.0 %	100.0 %

Total # of claims: 10,692

Average days from incurred to input: 41.3 Average days from input to processed: .7 Average days from processed to paid: 3.3 Average days from input to paid: 4.1



71st Annual Employee Benefits Conference

November 9-12, 2025 | Hawai'i Convention Center | Honolulu, Hawaii

Be part of the nation's largest conference in the employee benefits field by sponsoring the 71st Annual Employee Benefits Conference. Increase your brand exposure, and build your business! Sponsorships provide your opportunity for in-person contact with our audience of 5,000+ multiemployer and public sector trustees, administrators and support staff who represent billions of dollars in health and welfare and pension fund assets.

Who Should Consider a Sponsorship?

Multiemployer trust funds provide benefits to approximately 24 million participants and their beneficiaries. Attendees are looking for product and service information on . . .



Accounting/



Apprentice Programs



Banking/ Finance



Communication



Computer/ Software



Consulting Services



Dental Benefits



Disability Benefits



Administration

Employee Assistance Programs



Health, Life and Vision Insurance



Investments



Legal Services



Preretirement Planning



Work and Family Benefits



Other Ancillary Benefits

Benefits of Sponsorship

1 Access to Attendees

Sponsoring the Annual Conference is one of the few ways to access thousands of multiemployer and public sector trustees, administrators and plan professionals who attend the conference. **We do not distribute attendee lists.**

7 Optimum Brand Exposure

Get your brand in front of major decision makers!

Sponsors are recognized in promotional emails, on our website, in on-site program materials and large-scale signage, with sponsor recognition on name badges and more!

Quality Leads

Attendees at the Annual Conference are your target audience— They are the strategists and influencers for their funds, **which gives you premier access to those with buying power.**

Competitive Advantage

Stand out from your competition by being there to **meet** with attendees, learn about the issues concerning them and answer their questions.

Maximum Value for Your Dollar

Sponsors are recognized **before, during and after the conference**, providing even greater value for your sponsor dollar.

Past Sponsors Include:

- Anthem Blue Cross and Blue Shield
- Bank of America
- BeneCard PBF
- Blue Shield of California
- CancerNavigator
- Capital Rx
- Color Health, Inc.
- Columbia Threadneedle Investments
- Conifer Health Solutions
- Eide Bailly LLP
- Express Scripts by Evernorth
- Fidelity Investments

- Graystone Consulting
- Health Services Benefit Administrators
- Hinge Health
- Janus Henderson Investors
- Kaiser Permanente
- Keenan Pharmacy Services
- KTP Advisors, Inc.
- Manulife Investment Management
- Milliman
- Navitus Health Solutions
- Novara Tesija Catenacci McDonald & Baas PLLC

- Optum Rx
- Prime Therapeutics
- Promise Labor Benefits, Inc.
- Rael & Letson
- Robbins Geller Rudman & Dowd LLP
- RxBenefits
- Saltzman & Johnson Law Corp
- SCAN Health Plan
- Segal
- Telligen
- The Berwyn Group
- The Wagner Law Group
- Weaver



Annual Conference Attendees

What Are Multiemployer Trust Funds, and How Do They Make Purchasing Decisions?

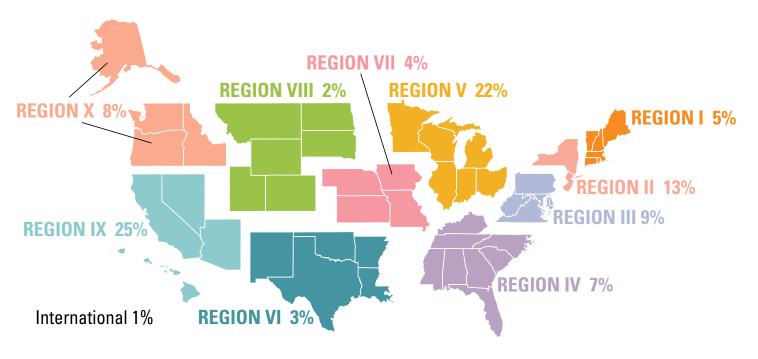
Most common in the construction, retail, trade, trucking, hotel, service and entertainment industries, multiemployer trust funds ensure that employees have benefits coverage despite switching employers often. Funds are established through collective bargaining and are arranged by industry on a local, regional or national level. They are governed by a board of trustees that has the authority to purchase benefit goods and services for the fund. These are the attendees you will meet at the Annual Conference!

Who Attends the Annual Conference?

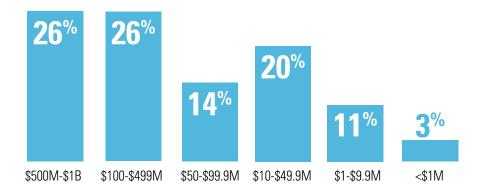
- Multiemployer fund trustees, administrators, business managers and association leaders
- Public sector plan trustees and support staff
- Fund and third-party administrators
- Benefits consultants
- Investment managers and consultants
- Accountants, attorneys, actuaries, HR managers and others involved in the overall management of benefit trust funds



Geographic Attendance Breakdown



Asset Size of Pension Funds Represented



Types of Funds Represented

Based on 2023 conference data



Attendee Job Roles

Attendees at the Annual Conference fulfill duties in roles such as:

- Accountant/actuary
- Administrator
- Attorney
- Board member
- Business analyst
- Business manager/controller
- Consultant
- C-suites
- Director of retirement services
- Employee trustee
- Executive director
- Fund administrator/manager
- Investment advisor
- Labor trustee/relations manager
- Management trustee
- Pension administrator/manager
- Public employee trustee
- Secretary/treasurer
- Third-party administrator
- Training coordinator.



Event Schedule*

Friday, November 7, 2025

Registration Open** 8:00 a.m.-5:00 p.m.

Saturday, November 8, 2025

7:00 a.m.-5:00 p.m. Registration Open**

Sunday, November 9, 2025

Registration Open** 7:00 a.m.-5:00 p.m.

Grand Opening and Exhibit Hall Open 12:00 noon-4:30 p.m.

(Attendee quests are welcome.)

4:30-6:00 p.m. Opening Session

(Attendee guests are welcome.)

6:00-7:00 p.m. Welcome Reception in Exhibit Hall

(Attendee guests are welcome.)

Exhibit Hall Open

Monday, November 10, 2025

6:30 a.m.-4:00 p.m. Registration Open**

7:30 a.m.-4:00 p.m. Sessions

10:00 a.m.- 3:00 p.m. Exhibit Hall Open

11:45 a.m.-1:15 p.m. Lunch Served in the Exhibit Hall

Tuesday, November 11, 2025

Registration Open** 6:30 a.m.-4:00 p.m.

7:30 a.m.-4:00 p.m. Sessions

10:00 a.m.- 3:00 p.m. Exhibit Hall Open

11:45 a.m.-1:15 p.m. Lunch Served in the Exhibit Hall

Wednesday, November 12, 2025

Registration Open** 6:30-11:00 a.m.

7:30-11:30 a.m. Sessions

*Hours subject to change.

**At Attendee Check-In in main lobby.





Continuing Education Credits

Full conference registrants can request continuing education credits for specific professional licenses and designations from the International Foundation at continuinged@ifebp.org.

Exhibit Hall Location:

Hawai'i Convention Center, Halls 1 and 2

Exhibition Dates: Sunday, November 9 through Tuesday, November 11, 2025



Membership

The International Foundation Annual Employee Benefits Conference is a members-only conference. Therefore, **all sponsoring companies must purchase an organizational membership the year you are attending Annual.**

Dues are for the 2025 calendar year (January 1-December 31) and must accompany this application. Members that are renewing: \$1,225. Prorated dues for **new members** effective April 1: \$995; effective July 1: \$750. Membership dues are nonrefundable.

The number of attendees from each sponsoring company cannot exceed the number of paid members on their membership roster, plus any that are detailed in the exhibiting or sponsoring agreement.

Member benefits include:

- Access to webcasts
- · Benefits Magazine
- Today's Headlines
- Personalized research
- And more!

Visit ifebp.org/membership to view all the member benefits.

Hotel Solicitors

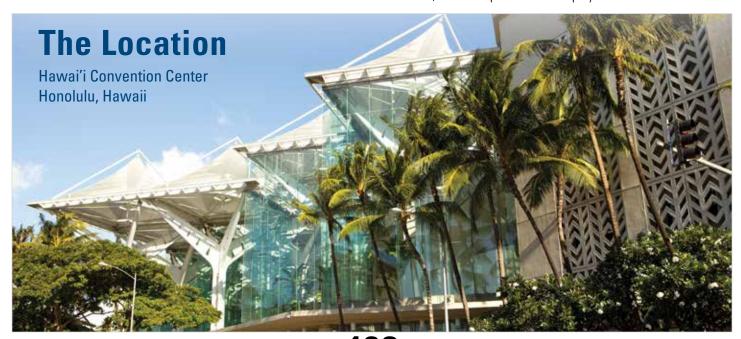
Please beware of any housing companies (outside of the International Foundation) offering to book your hotel rooms. They are not acting on behalf of the International Foundation, are considered scams and are violating our contracted rights with other hotels.

Speaking Opportunities

The U.S. Annual Employee Benefits Conference does not have a formal call for proposals for conference sessions. In December each year, the International Foundation gathers session topic suggestions from its governance committees and others in the industry. Working with a dedicated planning committee, Foundation staff considers those suggestions as a conference agenda is developed. Often multiple topic submissions are combined and reworked to create an agenda that best presents the content that attendees are seeking. Speaker selection is largely based on individuals' knowledge of the topics selected by the planning committee. Staff considers the speakers' familiarity with the audience, speaking style and delivery, direct experience and past performance evaluations. Speakers are not selected based on exhibit or sponsorship contributions or for political purposes. Invitations for speaking generally begin midsummer for each year's program. Session moderators are invited closer to the event date, selected from those volunteers who are attending the conference.

Attendee Mail List Solicitations

Beware of companies (outside of the Foundation) implying exhibitors can purchase the "contact names" and "verifiable emails" of our members. These companies ARE NOT endorsed by the Foundation, ARE NOT working on behalf of the Foundation for your benefit and are considered scams. Any mail lists purchased through these organizations are not legitimate. We have received some examples of the list they are supposedly selling and it does not contain member information. The International Foundation does not sell the contact information of our attendees. These organizations have obtained a listing of our exhibitors and are contacting you without our authorization or knowledge. As always, if you do not know the caller or recognize the email, do not respond to their inquiry.











All sponsorships include numerous rewards to add value to your sponsor dollar. Please see a full list of inclusions for each sponsorship level on page 12.

Titanium Sponsorship—\$35,000

The premier sponsors of the Annual Conference, Titanium sponsors receive the highest level of visibility and recognition as well as the greatest number of added sponsor rewards. (See page 12.)

Three **exclusive** branding options to choose from:

Attendee Check-In Technology

Includes your company name and logo featured on the frame around each check-in iPad, on prominent signage in registration area, on registration counters and more.

Shuttle Bus

Your company name and logo will be displayed on each shuttle bus, on route signage, on shuttle fliers and more!

Wi-Fi and Tech Central

Your company name and logo will be displayed on attendee devices with every Wi-Fi login, on prominent signage, on Tech Central attendee workstation areas and incorporated in the Wi-Fi password.

Each option includes three complimentary full-access Annual Conference registrations and two full-page advertisements in Benefits Magazine!

Sponsor Networking Lounge

Titanium- through Gold-level sponsors may utilize the Sponsor Networking Lounge located inside the exhibit hall during open exhibit hours. Tables, chairs, beverages and lunch will be provided and are available for your use to network with prospective and current clients.

All sponsorships include numerous rewards to add value to your sponsor dollar. Please see a full list of inclusions for each sponsorship level on page 12.







Platinum Plus Sponsorship — \$25,000

Seven exclusive branding options to choose from:

Conference App

Your company logo will appear on the splash screen each time attendees access the popular conference app, on app help desk signage and more.

Health Island

Branded to your company, this is a popular destination on the exhibit floor for health and wellness screening services and education. Includes branded Health Island brochure with screening results card. Please see more details on the following page.

Hydration Stations

Your company name and logo will be featured on water distribution stations located in high-traffic areas of the convention center as well as on eye-catching signage at the conference.

Lanyards

Your company logo will be featured on more than 5,000 attendee name badge lanyards.

Massage/Relaxation Station

Sponsor can provide branded polo shirts for massage therapists to wear in the high-impact, sponsor-branded relaxation lounge located in the highly popular Hospitality Hub.

Mobile Device Charging Stations

Your company name and logo will be displayed on charging station units located in high-traffic areas of the convention center as well as on prominent signage at the conference.

Professional Headshots

Sponsor branding featured on highly visible signage, in a customized email message sent to each attendee with their photo and more. Located in the Foundation's Hospitality Hub attendee activity area.

Each option includes two complimentary full-access Annual Conference registrations.

















All sponsorships include numerous rewards to add value to your sponsor dollar. Please see a full list of inclusions for each sponsorship level on page 12.

Health Island — A Platinum Plus Sponsorship

A favorite destination among Annual Conference attendees, Health Island is located centrally in the exhibit hall and features health and wellness screening services and education. Sponsorship includes large-scale signage and a Health Island brochure and screening results card branded with your logo and company contact information.



Screenings and services promoted in Health Island may include:

- Blood pressure screening
- Blood glucose
- Cholesterol tests
- Carpal tunnel prevention
- Mental wellness education
- PSA antigen testing for men
- Thyroid screening for women.

Four options to choose from!

Platinum Sponsorship—\$15,000

Exclusive sponsorship of:

Pens/Highlighters

Your branded pen/highlighter is distributed to all attendees and placed in high-traffic common areas.

Pocket Hand Sanitizer

Branded with your logo, this welcomed amenity is distributed to all attendees and placed in high-traffic common areas.

General sponsorships of:

Attendee Welcome Reception

A heavily attended food and beverage reception is located in the exhibit hall immediately following the Sunday keynote presentation. Company logo is featured on event signage and decals placed prominently on welcome reception tables.

One Attendee Luncheon

A large-scale luncheon for all conference attendees is held in the exhibit hall. Company logo is featured on event signage, lunch table stickers and more.

Reception or Luncheon sponsorship also includes

Day of Refreshment Breaks

Served in high-traffic meeting levels. Company logo will be included on event signage and applicable table tent cards.

Each option includes two complimentary full-access Annual Conference registrations.

All sponsorships include numerous rewards to add value to your sponsor dollar. Please see a full list of inclusions for each sponsorship level on page 12.



Gold Sponsorship—\$10,000

Exclusive sponsorship of:

Public Employee Reception

Networking reception held for public sector staff and trustees. Sponsor receives one complimentary registration to attend the conference and reception along with up to four of their colleagues (who must also be registered conference attendees).

Includes one complimentary full-access Annual Conference registration.





★ Silver Sponsorship—\$5,000

Exclusive sponsorship of:

Snack Break in the Hospitality Hub

Exclusive branding opportunities are available when you choose one of several breaks offered in this popular attendee gathering and networking area.

Two options to choose from!

General sponsorships of:

Day of Refreshment Breaks

Served in high-traffic meeting levels. Company name will be included on event signage and table tent cards.

Each option includes 50% off one full-access Annual Conference registration.





Bronze Sponsorship—\$2,500

Recognition on Signage

Company name is included in promotional emails, on large-scale main sponsor banners, in the conference app, on the International Foundation website and more. Your company brochure will also be displayed in the Sponsor Resource Areas.

Sponsor representative(s) must pay the appropriate registration fee to attend the conference.



Bonus Sponsorship Rewards

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Pharmacy benefit summary

Optum Rx manages the pharmacy benefit for **Fresno City Employees Health and Welfare Trust** employees and covered family members.

Getting a prescription filled involves a few key steps:

- **1. Get the prescription** your provider can send it to a network pharmacy or give you a paper prescription.
- 2. Check for coverage to find out if a medication is covered visit optumrx.com > Member tools > Drug list tool
- **3. Choose a network pharmacy** to be sure you receive coverage from your plan.
- **4. Pay for the medication** you may need to pay a copay or coinsurance. Ask your pharmacist for copay details.

Finding a network pharmacy

You can choose where you fill prescriptions. Use a network pharmacy for your plan's best price. Your health plan's pharmacy network has:

- Major chains
- · Grocery store pharmacies
- Independent pharmacies
- Home delivery options
- 90-day prescriptions filled at a retail pharmacy
- Specialty pharmacy options

Visit **optumrx.com** and use the Pharmacy Locator tool.

Prescription delivery options

You have choices on where to fill prescriptions you take regularly. You have the option to fill at a retail pharmacy or have them mailed to your home. It's up to you. Optum® Home Delivery is one of your network options. There may be other options in your network. Sign in to **optumrx.com** to find out more.

What medication does the prescription drug list include?

The list has common medications placed into cost levels called tiers. Use the drug list to see what your plan covers. Or you can also find out if a medication has a generic. And learn if there are any plan requirements like prior authorization or quantity limits.

How do I find my out-of-pockets costs?

Use Optum Rx's drug pricing tool to find out what your copay/coinsurance will be. Visit **optumrx.com** > Member tools > Drug pricing and information.

Ask about lower cost options

If a prescribed medication is in a higher cost tier, ask your doctor if a lower cost option will work for you. A similar drug or generic version can often work just as well.

Contact Optum Rx:



optumrx.com





Why could my coverage or cost change?

Here are a few reasons why your coverage could change:

- A change in your yearly deductible.
- Medications may move to another tier.
- Medications are no longer covered.
- You may have to get a prior authorization from your plan.
- You may need to try other medications first (step therapy).
- Medication may only be covered in certain quantities (quantity limits) or for a limited time period.

What if my medication is not covered?

Here are a few options to consider:

- You can talk to your provider about a covered alternative medication.
- Call Optum Rx about the drug exceptions process or appeal the decision.
- For medications not covered, even over-the-counter products, receive a discounted price with a prescription from your doctor.

What is a prior authorization?

Prior authorization (PA) is an approval the plan gives before some prescriptions can be covered. We need some details from your prescriber before we determine if it can be covered.

What medications need a PA?

- Your pharmacist will tell you if you need one.
- You can call Optum Rx at the number on your member ID card.
- · You can also look online.
- Sign into optumrx.com > Member tools
- Click on Drug pricing and information
- Enter the drug name and dose
- If the drug/dose you entered needs a prior authorization, you will see an alert below the drug name.

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How long does it take for a PA to be approved or denied?

It usually takes up to 24 hours after all needed information is in. Some requests need extra review and may take longer.

PA decisions

Once a review is done, you and your prescriber will get a notice with the decision.

 Check the status of your PA online. Sign into optumrx.com > Benefits and claims > Prior authorization or exception request.

APPROVED

You can keep filling your prescription at the pharmacy as usual during the approved PA period.

DENIED

If your request is denied, you and your prescriber may choose another covered medication. You may also be able to file an appeal.

Specialty pharmacy support

Some long-term health conditions – such as multiple sclerosis, rheumatoid arthritis or cancer – require specialty medications. They need to be sent quickly, safely and securely.

How to fill a specialty prescription

Optum[®] Specialty Pharmacy is your exclusive specialty pharmacy in your plan's network.

To receive coverage, you will need to fill your specialty prescriptions at Optum Specialty Pharmacy. Call **1-855-427-4682** to talk to a patient care coordinator.



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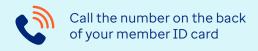
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Access your benefit information 24/7	Optum Rx app	Optum online account
Search drug pricing. Compare pricing at different pharmacies.		
Use the <i>Pharmacy Locator</i> tool. Find a pharmacy that works for you – either local or home delivery.	•	✓
View claims. Check how much you paid and how much your plan paid. You can also download for HSA or tax purposes from your online account.	~	✓
View coverage and benefits. Access your plan details 24/7 and find out if a drug is covered under your plan.	•	✓
Submit a prior authorization request. Submit your request and then track the status online.		•
Set up communication preferences. Sign up for paperless and text notifications.*		✓
View savings opportunities. When we identify a savings for you, we'll let you know in your personalized <i>Savings Center</i> .		✓
Explore the Information Center. Read educational articles, view drug recalls, download the reimbursement form and more.		✓

^{*}Message and data rates may apply.

Get started today

Visit us online or on our app today. Have your member ID number nearby if you need to register.



Visit optumrx.com. Log in anytime from your desktop computer, tablet or smart phone.



Use the Optum Rx mobile app, a great option when you are on the go.











Memorandum

To: Board of Trustees

Fresno City Health and Welfare Fund

From: David Broome, Consultant

Date: January 2, 2025

Re: Consultant's Report for January 9, 2025 Board of Trustees Meeting -

Elite Wellness Vaccine and Health Screening Event Summary

We have received a summary of the Elite Wellness events that took place from October 23, 2024, to November 6, 2024. Participants included employees, spouses, and dependents four years and older.

1. Participants were able to register for influenza vaccines, high-dose influenza vaccines, pneumonia vaccines, and biometric health screenings.

2. The number of services annually administered by Elite Wellness was as follows:

Services	2023	2024
Influenza Vaccine	191	130
Pneumonia Vaccine	9	15
High-Dose Influenza Vaccine	20	11
Health Screening	23	6
Total Services Provided	243	162

3. Total cost for the 2024 event was \$10,542 with 33% fewer services provided. Pneumonia vaccinations are purchased in quantities of ten and there was a charge of \$1,388 for five unused vaccines. Historical annual costs are as follows:

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

Due to the limited number of participants taking part in this year's health screenings, we are unable to provide aggregate health screening data.

The invoices from Elite Wellness are attached to this memo. This item will be discussed at your January 9, 2025 meeting. Please let us know if there are any questions before or after that meeting.

DB:tl Enclosure

cc: Tom Georgouses

Diana Cavazos Andrew Desa



RTO Systems Inc dba Elite Corporate Wellness 319 N. Church St. Visalia, CA 93291

Invoice

Date	Invoice #
11/1/2024	33070

Bill To

Fresno City Emp. Health & Welfare Trust PO Box 45018 Fresno, CA 93725

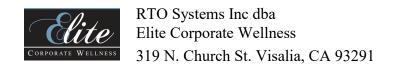
P.O. No.	Terms	Due Date
2024 Flu & Screenings	Net 30	12/1/2024

Description	Quantity	Rate	Amount
Waste Water Treatment			
Influenza Vaccinations	15	30.00	450.00
High Dose Influenza Vaccinations	2 5	72.50	145.00
Pneumonia Vaccinations	5	277.50	1,387.50
Water Yard			
Influenza Vaccinations	11	30.00	330.00
High Done Influenza Vaccinations	1	72.50	72.50
Pneumonia Vaccinations	1	277.50	277.50
Biometric Screening	1	49.00	49.00
Municipal Service Center			
Influenza Vaccinations	36	30.00	1,080.00
High Dose Influenza Vaccinations	3	72.50	217.50
Pneumonia Vaccinations	3	277.50	832.50
Biometric Screening	2	49.00	98.00
City Hall			
Influenza Vaccinations	50	30.00	1,500.00
High Dose Influenza Vaccinations	5	72.50	362.50
Biometric Screening		49.00	147.00
Pneumonia Vaccinations	3 5	277.50	1,387.50
		27716 9	1,00,00
		Total	\$8,336.50

Payments/Credits \$0.00

Balance Due s

\$8,336.50



Invoice

Date	Invoice #
11/22/2024	33102

Bill To

Fresno City Emp. Health & Welfare Trust PO Box 45018 Fresno, CA 93725

P.O. No.	Terms	Due Date
2024 Flu & Screenin	Net 30	12/22/2024

Description	Quantity	Rate	Amount
Municipal Service Center Influenza Vaccinations Pneumonia Vaccinations	18 1	30.00 277.50	540.00 277.50
Unused Pneumonia Vaccinations (purchased in Quant. of 10)	5	277.50	1,387.50
		Total	\$2,205.00

Payments/Credits \$0.00

Balance Due

\$2,205.00



Memorandum

To: Board of Trustees

Fresno City Health and Welfare Fund

From: David Broome, Consultant

Date: January 2, 2025

Re: Consultant's Report for January 9, 2025 Board of Trustees Meeting -

Body Scan International Renewal

We have received the Body Scan International (BSI) renewal, effective July 1, 2025.

1. BSI currently provides preventive body scans for active members. Members pay a \$230 copay per scan, the Plan deductible does not apply, and the out-of-pocket maximum does not accumulate to the Plan. There is a frequency limit of one scan every three fiscal years.

2. The current contracted rate per scan has been \$1,315 for one year, this rate is guaranteed through June 30, 2025. Effective July 1, 2025, BSI proposes a 21% increase in the contracted rate per scan to \$1,595. They are providing a two-year rate guarantee through June 30, 2027.

A summary of the renewal and projected cost impact is shown below:

Body Scan International	Current	Proposed 7/1/2025
Contracted Rate Per Scan	\$1,315	\$1,595
% Increase/(Decrease)		21.3%
Annual Total Cost	\$295,900	\$358,900
\$230 Member Copay	<u>- 51,800</u>	<u>- 51,800</u>
Annual Plan Cost ¹	\$244,100	\$307,100
Annual \$ Increase/(Decrease)		\$63,000
Annual % Increase/(Decrease)		25.8%

The proposal from BSI is attached to this memo. Please let me know if there are any questions.

DB:tl Enclosure

cc: Tom Georgouses Diana Cavazos

Andrew Desa

¹ Annual cost calculated assuming 225 scans per year (5-year average).



December 9, 2024

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

Dear Andrew and David,

On behalf of Dr. Eisenberg and the entire team at Body Scan International, I would like to once again convey our appreciation to the Trustees and Plan Professionals of the Fresno City Employees Health and Welfare Trust for the continued opportunity to conduct our Medical Body Scan program onsite in the City of Fresno. From the time of our contract inception in January 2021, we have proudly provided over 1,100 of our screening examinations to qualified participants of the Active FCEHWT plan, and it is our pleasure to work with this organization towards the mutual goal of improving health outcomes via early disease detection and enhanced patient health motivation through education and awareness. I know of many people our program has dramatically helped, including some whose lives have been saved. Proper credit for this should (and certainly does) reflect towards those who make the decision to provide this program to participants – the Trustees and Plan Professionals who oversee the FCEHWT Active Health Plan.

I write this letter as a follow-up to our previous communication (dated 12/01/23) regarding BSI Body Scan Program rates. As stated in that letter, we agreed to extend our initial rate timeframe through 6/30/24 (a total of 42 months from the inception date of 1/1/21) due to the Trustees expressed desire to implement any future rate changes in accordance with the fiscal year, as opposed to the previously contracted calendar year rate period. We also agreed to provide our program at the rate of \$1,315 per examination (as of 7/1/24), with an associated one-year rate lock (through 6/30/25).

Please note that one of our pricing policies is to provide a fair, standardized rate to all groups. Our Calendar Year clients with expiring rate locks have agreed to renewal rates of \$1,595 effective 1/1/25, and each of our Fiscal Year clients have that same renewal rate effective on 7/1/25. This rate comes with a two-year rate lock and is a 36% reduction from our non-contract rate, which is now \$2,495 per examination. Therefore, we are offering the FCEHWT Active Plan a rate of \$1,595 per examination for examinations taking place on or after 7/1/25. This offer also includes a two-year rate lock through and including 6/30/27.

Thank you for the opportunity to present this to you; please let me know if you (or the Board of Trustees) have any questions.

Best regards,

Bill Penzo

Director of Patient Services & Contracting

Body Scan International

Bill Pento

Cell: (949) 394-8796

Email: manager@healthview.com



Memorandum

To: Board of Trustees

Fresno City Health and Welfare Fund

From: David Broome, Consultant

Date: January 2, 2025

Re: Consultant's Report for January 9, 2025 Board of Trustees Meeting -

Delta Dental Renewal

We have received the Delta Dental renewal, effective July 1, 2025. Delta Dental provides the self-funded dental PPO (administrative services only) network for approximately 4,509 active and retiree subscribers (11,783 total members). Delta Dental has provided these services for the Trust since July 1, 2008.

1. Delta Dental has **proposed an administrative fee pass** guaranteed for two years through June 30, 2027.

2. A summary of the renewal is as follows:

Delta Dental	Current	Proposed 7/1/2025
Administration Fee	\$ 5.60	\$ 5.60
% Increase/(Decrease)		no increase
Annual Plan Cost ¹	\$303,000	\$303,000
Annual \$ Increase/(Decrease)		\$ 0.00
Annual % Increase/(Decrease)		0 %

- 3. Delta Dental has also provided updated performance guarantees effective July 1, 2025. The current and proposed performance guarantees place 15% of Delta's fees at risk to meet services and operational performance standards and will continue through June 30, 2027.
- 4. The renewal and performance guarantees are attached to this memo.

This item will be discussed at your January 9, 2025 meeting. If there are any questions before or after that meeting, please let us know.

DB:tl Enclosure

cc: Tom Georgouses
Diana Cavazos

Andrew Desa

Annual cost calculated based on 4,509 subscribers enrolled as of October 2024.



December 4, 2024

Fresno City Employees Health & Welfare Trust 2220 Tulare Street, 6th Floor Fresno, CA 93721

RE: Contract Renewal for Fresno City Employees Health & Welfare Trust Delta Dental PPOTM Group# 00273

We appreciate your business and thank you for choosing Delta Dental of California. Your enrollees are among the millions nationwide who trust their smiles to Delta Dental.

We are pleased to present you with your dental plan contract renewal information. We are committed to providing you with quality plan designs combined with excellent customer service.

When reviewing your dental plan, we considered cost factors related to your group's dental service utilization and claims experience. We have made every attempt to provide the most competitive renewal possible.

We have calculated your rates based on the employer/enrollee contribution levels in your contract remaining the same. If the contribution levels and/or enrollment guidelines have changed or will change, please notify us immediately, as such a change may affect your renewal rate.

The following is the renewal information for your Delta Dental PPOTM dental plan:

Effective Date	July 01, 2025	
Contract Term	July 01, 2025 - June 30, 2027	
	Current Fee	Renewal Fee
		7/1/2025 - 6/30/2027
Administration Fee (per enrollee per month)	\$5.60	\$5.60

Delta Dental Insurance Company

Telephone: 800-521-2651

Delta Dental of California

Telephone: 888-335-8227

Delta Dental Mid-Atlantic Region

Delta Dental of Delaware, Inc.
Delta Dental of the District of Columbia

Delta Dental of New York, Inc.
Delta Dental of Pennsylvania (Maryland)

Delta Dental of West Virginia
Telephone: 800-932-0783

As part of our continued commitment to you and your dental program, Delta Dental maintains a high level of service. Delta Dental continues to assure you of our dedication through ongoing review of our performance standards. Please refer to the attached guarantee exhibit for further details.

To renew your dental plan contract, please follow these steps:

- 1. Review this letter for changes to your dental plan for July 1, 2025
- 2. Begin paying the rates outlined in this letter with your new contract term.

Upon your renewal you will receive a formal amendment to your contract. If you would like to review an amendment prior to renewing your plan, please contact your Account Manager and an amendment will be provided.

If you have any questions about your renewal, your Account Manager will be happy to help. We appreciate your continued confidence in Delta Dental. We are proud of our association with you and look forward to a long and mutually successful relationship.

Sincerely,

Delta Dental of California

MohammadReza Navid

Executive Vice President, Chief Relationship and Business Development Officer

The American Dental Association (ADA) annually updates its standard dental procedure coding system, which is a component of its Code on Dental Procedures and Nomenclature (CDT Code) reference manual. When the ADA changes the codes, carriers must adopt the changes. We process claims according to the current CDT reference manual. Changes made to comply with the CDT Code do not constitute a material change to your dental plan design.

Summary of Contract Amendments to

Fresno City Employees Health & Welfare Trust

Delta Dental PPOTM

OTHER INFORMATION

<u>Delta Dental's retro-termination policy for enrollees.</u> As a reminder, Delta Dental's policy is that enrollment may be adjusted retroactively to the immediately preceding three months plus the current month billed if no claims have been processed after the requested termination date for the enrollee.

<u>Provider reimbursement.</u> As a reminder, Delta Dental's policy is to reimburse contracted dentists based on the network payment provisions for the geographic area in which the services are provided.

Delta Dental Performance Guarantees

Client: FRESNO CITY EES HEALTH & / 00273

Effective: 7/1/2025 - 6/30/2027

Delta Dental agrees to provide the following levels of service in the performance of its obligations under this contract. Should any of the following service levels not be met, any payment due will be issued in the form of a check, based on the total administration at the end of each contract period. Measurement, reporting, and payment of each guarantee will be on a global basis and reported annually unless stated otherwise.

Account Management	Amount at Risk
The assigned account manager will partner with the client to meet the dental benefit objectives and work on the client's behalf to optimize service levels. Standards of service include:	
a) Account manager will provide comprehensive assistance for the client in support of top-tier customer service.	1%
b) Account manager will provide timely response and follow-up on phone calls and e-mails from the client.	1%
c) Account manager will meet with the client's benefit staff as needed to meet the client's objectives and oversee the annual open enrollment process, including participation in employee information meetings, if applicable.	1%
d) Account manager will provide ongoing assistance with any issues escalated by designated benefits contacts.	1%
The client will monitor and evaluate Delta Dental's Account Management performance and provide feedback via a Delta Dental Client Satisfaction Survey. Pertinent questions for this guarantee are in the Account Management section of the survey. Client satisfaction for each of the criteria above will be deemed as being met given a rating of Good, Very Good or Excellent. Measurement will be completed annually on a client-specific basis and reported annually. Payments will be made on an annual basis.	



Eligibility	Amount at Risk
95% of electronic eligibility will be loaded within two (2) business days from receipt of data.	
Guarantee is contingent upon receipt of data in a mutually agreed upon format.	0.5%
Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	
Claims Turnaround	Amount at Risk
90% of claims received will be processed within 15 calendar days. Claims turnaround is measured from the date of the initial receipt of the claim with complete information to the date the claim is originally processed. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	0.5%
99% of claims received will be processed within 30 calendar days. Claims turnaround is measured from the date of the initial receipt of the claim with complete information to the date the claim is originally processed. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	0.5%



Overall Claims Accuracy	Amount at Risk
99% financial (dollar) accuracy. Financial (dollar) accuracy is calculated from a random sample and defined as the total dollar amount paid correctly in the sample divided by the total dollar amount that paid in the sample. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	1%
98% payment accuracy. Payment accuracy is calculated from a random sample and defined as the number of claims in the sample without payment errors divided by the total number of claims in the sample. Measurement will be completed annually on a global basis and reported annually.	1%
Payments will be made on an annual basis. 97% processing accuracy. Processing accuracy is calculated from a random sample and defined as the number of claims in the sample without payment or nonpayment errors divided by the total number of claims in the sample. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	1%
Customer Service	Amount at Risk
85% of all customer calls to the Contact Center will be answered within 30 seconds. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	1%
95% of Customer Service phone inquiries will be resolved within one (1) business day. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	1%



Correspondence will be responded to within an average of five (5) business days of receipt. Correspondence is defined as emails, web submissions, written letters, etc. Phone calls are not included in the definition of correspondence. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	1%
Call abandonment rate will be 3% or less. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	1% Amount at Risk
	Amount at Nisk
credentialed, at a minimum, once every three (3) years. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	0.5%
Enrollee Satisfaction	Amount at Risk
Correspondence is defined as emails, web submissions, written letters, etc. Phone calls are not included in the definition of correspondence. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis. Call abandonment rate will be 3% or less. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis. Quality Management All new contract dentists will be credentialed upon application and will be recredentialed, at a minimum, once every three (3) years. Measurement will be completed annually on a global basis and reported annually. Payments will be made on an annual basis.	0.5%
Website Availability	Amount at Risk
a 99.5% uptime with exceptions for planned outages and acts of nature. Measurement will be completed annually on a global basis and reported annually.	0.5%



Client Reporting	Amount at Risk
Client-specific standard financial reporting package will be provided within 30 days from the close of the established reporting period. Measurement will be completed annually on a client-specific basis and reported annually. Payments will be made on an annual basis.	1%
TOTAL ADMINISTRATION AT RISK	15%

Unless specified above, the length of the Performance Guarantee period will follow the term of the sold contract period.

Unless specified above, "Business Days" is defined as "Delta Dental Business Days".

^{*} Performance Guarantees apply to Fee-for-Service Plans only; excludes assessments, taxes and commissions, if applicable. Delta Dental will not incur penalties for its failure to meet the terms of these guarantees if this failure is caused by fires, acts of public enemies, acts of God, epidemics, pandemics, civil disturbances, labor disputes or by any similar act or event beyond the reasonable control of the client or Delta Dental.



Memorandum

To: Board of Trustees

Fresno City Health and Welfare Fund

From: David Broome, Consultant

Date: January 2, 2025

Re: Consultant's Report for January 9, 2025 Board of Trustees Meeting -

Rael & Letson Retainer Effective July 1, 2023

Our current monthly retainer of \$7,200 will end on June 30, 2025. We request a new agreement effective July 1, 2025, with an increase to \$7,500 per month (4.2% increase), \$7,800 per month effective July 1, 2026 (4.0% increase), and \$8,100 per month effective July 1, 2027 (3.9% increase). This retainer is the sole compensation received by Rael & Letson.

The challenges imposed by our healthcare system, vendors and regulatory environment require more staff time and effort on our part to assist you with detailed analysis for board decision-making. We hope you have found our service to be thorough and responsive, providing a full understanding of each important issue.

We respectfully request your consideration in reviewing our proposal to renew our retainer agreement.

DB:tl

cc: Tom Georgouses

Diana Cavazos Michael Moss, Esq. Andrew Desa



Memorandum

To: Board of Trustees

Fresno City Health and Welfare Fund

From: David Broome, Consultant

Date: January 2, 2025

Re: Consultant's Report for January 9, 2025 Board of Trustees Meeting -

Fiduciary Liability Policy Renewal Effective January 15, 2025

We have received the fiduciary liability policy renewal effective January 15, 2025, from the broker NuWest Insurance Services. This policy renewal has a one-year term.

- 1. This policy has been in place with Chubb since 2013 and Chubb has an A.M. Best rating of A++.
- 2. Chubb is proposing **no change to the annual premium of \$12,492** if renewed with the current policy terms. The total annual premium does not include the \$25 waiver of recourse per fiduciary.
- 3. The current policy has a liability limit of \$3 million.

The full proposal provided by NuWest is attached to this memo. This item will be discussed at your meeting on January 9, 2025. Please let me know if there are any questions before or after that meeting.

DB:tl Enclosure

cc: Tom Georgouses

Diana Cavazos Andrew Desa



December 18, 2024

NuWest Insurance Services, a Division of Marsh & McLennan Insurance Agency LLC 1 Polaris Way | Suite 300 Aliso Viejo, CA 92656 T +1 949 900 1780 MarshMMA.com CA Insurance Lic. 0H18131



Ms. Diana Cavazos, Administrator HealthComp PO Box 45018 Fresno, CA 93718

RE: Fresno City Employees Health & Welfare Trust

Fiduciary Liability Insurance Renewal Renewal Date – January 15, 2025

Dear Diana:

We have received the proposed renewal terms from Chubb Insurance Company for the Fiduciary Liability policy covering the Fresno City Employees Health & Welfare Trust for the January 15, 2025-26 term. The comparison to the current coverage is on the attached exhibit.

As you will note, Chubb has proposed the coverages, limits, terms, and conditions remain the same as the expiring policy with no increase in premium. We have run the Trust through our proprietary benchmarking program to compare Fiduciary Liability limits with Trusts of similar size and industry and the current limit of \$3,000,000 limit falls within the average range for similar Trusts. It is our recommendation that the Trustees renew this policy with Chubb at the proposed limit.

After your review, please let us know if the terms are acceptable to you and the Trustees. We will follow up with you prior to January 15, 2025 to see if we may renew this policy.

Thank you for the opportunity to be of service. If you have any questions or concerns, please feel free to reach out to me.

Best Regards,

Kelly D. Grant

Client Service Executive

CA Insurance License #0F46563

kelly.grant@marshmma.com

Enclosures



FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

2025 Fiduciary Liability Renewal Proposal

Insurer A.M. Best Rating Admitted in California Coverage Form Each Claim Aggregate Deductible ERISA Section 502 (I) – 20% Penalty ERISA 502 (i) - 5% Party-In Interest ERISA 502 (c) Penalties - Sublimit Voluntary Compliance - Sublimit HIPAA Fines and Penalties – Sublimit PPACA Fines and Penalties – Sublimit PPA Fines and Penalties – Sublimit Trustee Claims Expenses - Sublimit Trustee Non-Fiduciary (Settlor functions) Sections 4975 & 4976 (excise tax penalties) Pre-Claim Investigation & Interview Coverage Section 203 of the Bipartisan Budget Act -Sublimit Other Fines, Penalty and Tax - Sublimit Benefit Overpayment Umbrella Sublimit Endorsement	Current Policy 1/15/2024-25	Proposed Policy 1/15/2025-26			
Insurer	Chubb Ins. Co.	Chubb Ins. Co.			
A.M. Best Rating	'A++' XV	'A++' XV			
Admitted in California	Yes	Yes			
Coverage Form	Claims Made	Claims Made			
Each Claim	\$3,000,000	\$3,000,000			
Aggregate	\$3,000,000	\$3,000,000			
	\$10,000	\$10,000			
ERISA Section 502 (I) – 20% Penalty	Included	Included			
ERISA 502 (i) - 5% Party-In Interest	Included	Included			
ERISA 502 (c) Penalties - Sublimit	\$100,000	\$100,000			
Voluntary Compliance - Sublimit	\$250,000	\$250,000			
HIPAA Fines and Penalties – Sublimit	\$1,000,000	\$1,000,000			
PPACA Fines and Penalties – Sublimit	\$250,000	\$250,000			
	\$250,000	\$250,000			
Trustee Claims Expenses - Sublimit	\$250,000	\$250,000			
Trustee Non-Fiduciary (Settlor functions)	\$750,000	\$750,000			
Sections 4975 & 4976 (excise tax penalties)	\$100,000	\$100,000			
	Included	Included			
	¢350,000	\$250.000			
	\$250,000 \$250,000	\$250,000 \$250,000			
	\$100,000	\$100,000			
	\$250,000	\$250,000			
	Ψ=00,000	Ψ200,000			
Total Annual Premium Plus 'Waiver of Recourse'	\$12,492	\$12,492			
per Fiduciary	\$25	\$25			
Standard Commission Paid by Carrier	15%	15%			





Fiduciary Liability

Glossary of Terms

'Waiver of Recourse' extension to Fiduciary Liability Insurance: ERISA was created to protect benefit plans for working men and women. It allows the purchase of a Fiduciary Liability Policy to protect those benefits from the wrongful acts of the fiduciaries. It does not, however, allow a trust to purchase insurance to protect the fiduciaries. For a minimal cost, the insurer will 'waive their right of recourse' against the fiduciaries (those who pay the premium personally or with funds other than trust monies).

ERISA Section 502(i) - The DOL can assess a penalty against a fiduciary, not to exceed 5%, for party-in-interest violations or other prohibited transactions.

ERISA Section 502(I) - The DOL will assess a 20% civil penalty on the fiduciaries, up and above any damage award, for their breach of fiduciary duty.

ERISA Section 502(c) - Sarbanes-Oxley added a new subsection requiring administrators of individual account plans (IAP) to provide notice to affected participants and beneficiaries in advance of a black out period which temporarily restricts the ability to direct or diversify assets credited to their accounts or obtain loans or distributions. It established a civil penalty of up to a \$100 a day for such failure.

Voluntary Settlement Program or Voluntary Compliance Program Expenditures (EPCRS Sanctions) - The IRS has established compliance sanctions/fees that can be assessed against fiduciaries under the Employee Plans Compliance Resolutions System (EPCRS). This also includes the Self-Correction Program, Voluntary Compliance Program and the Audit Closing Agreement Program.

COBRA - It is important to make sure the definition of 'wrongful act' includes violations of COBRA.

'Settlor' Functions - In addition to fiduciary functions performed by Trustees, they also perform 'settlor' functions. Settlor functions are defined as establishing, modifying and monitoring the plan. It is the administrative operation of the Plan. Fiduciary Liability underwriters agree within their policies to cover breaches of ERISA and some limited administrative functions (enrollment, eligibility and etc.). Fiduciary Liability policies did not, until recently cover 'settlor' functions.

Trustee Claim Expense - Defense cost coverage for a non-fiduciary claim against a Trustee. This broadens coverage beyond 'fiduciary', 'settlor' and 'administrative' claims.

PPA Civil Money Penalties - The Pension Protection Act (PPA) establishes various guidelines for Pension Plans. One area of concern is where a Pension Plan holds 'employer securities'. This endorsement adds a 'sublimit' for civil penalties arising out of such violations of the PPA.

PPACA Fines & Penalties - Provides a specific 'sublimit' amount that can be used to offset civil penalties resulting from alleged violations of the Patient Protection and Affordable Care Act (PPACA).

Investigation & Settlement (Hammer) Clause - A Strict Hammer clause requires the Insured to pay all defense and indemnity above what the Insurer can settle a claim for. This clause can sometimes be modified where the Insured participates in expenses above what the insurer can settle for or, in some cases, can be deleted.

Section 4975 Penalties - Addresses prohibited transactions/failure to transmit participant contributions into chosen investment types in a timely manner – 401K/Annuity Plans. (15% excise tax penalty).

Section 4976 Penalties - Addresses 'CIGNA v. Amara' decision regarding errors or ambiguities in the SPD resulting in denial of benefits. (15% excise penalty).

HIPAA and HITECH Fines & Penalties_– for all Losses in the form of civil fines and penalties imposed pursuant to HIPAA and HITECH.

- Health Insurance Portability and Accountability Act (HIPPA) is a federal law that applies to
 healthcare organizations and healthcare employees. HIPAA requires healthcare organizations to
 develop policies and procedures to protect the privacy of patients and implement safeguards to ensure
 the confidentiality, integrity, and availability of protected health information (PHI). HIPAA places
 restrictions on the uses of health data, who can be provides with copies of health information, and gives
 patients the right to obtain copies of their health data.
- Health Information Technology for Economic and Clinical Health (HITECH) is defined as the act
 that was signed into law in 2009 to encourage the use of technology with health information and
 records and to allow stiff penalties to be given for non-compliance with the Health Insurance Portability
 and Accountability Act (HIPPA).

ERISA Section 502 (a)(3) Equitable Relief - Arising out of CIGNA v. Amara. Provides a sublimit of insurance to cover this provision.

Benefit Overpayment - Provides a sublimit of coverage for miscalculation by insured resulting in overpayment of benefits.

Section 203 Bipartisan Act of 2013 - If a fund uses the Death Master List on SSI's portal, they can be fined for inappropriate use and not following their guidelines for use. (Came about because of a H&W Fund's use of the site to verify information in order to pay benefits).

Pre-Claim Investigative Fees - Once notified by the DOL or PBGC of an investigation and request for information (prior to an allegation of a 'wrongful act'), this provision allows a notice of claim to be filled. The insurer will then start paying defense costs.

Interview Coverage - A request for interview by an Enforcement Unit (DOJ or SEC) in one's capacity as a fiduciary of a Plan or a Plan's business activities.

Other fines, taxes or penalties coverage OR Miscellaneous/Other Penalties Endorsement - Definition of Loss is amended to include other fines, taxes or penalties imposed by the DOL, IRS or similar regulatory body and not uninsurable by law under civil money penalties

Pre-Approved Fund Counsel Endorsement - Allows insured to select legal counsel to defend any claim other than "Mass or Class Action Claim but requires there be no settlement or defense costs to be incurred without insurer's consent.

Umbrella Sublimit Endorsement OR Penalty Box Endorsement - This endorsement provides an excess umbrella sublimit to the Covered Penalties, subject to the Aggregate Limit of Liability.

Internal Revenue Service Endorsement - The carrier will pay IRS Expenses incurred by an insured resulting from an IRS Notice if, at the Insured's option, it is reported to the Company in writing during the Policy Period.

Reinstatement of the Voluntary Compliance Program Expenditures Sublimit Endorsement - This endorsement provides an automatic reinstatement of the Voluntary Compliance Program Expenditures Sublimit for a new Claim if the original sublimit is exhausted due to a Claim.

Plan Purchasers (Managed Care) - This has been referred to as Trustee Malpractice Coverage as it would cover the Trustees should they be named in a claim by a participant or dependent for Bodily Injury at the hands of a panel doctor or malpractice of a hospital selected by the Trustees.

COMPENSATION DISCLOSURE

Marsh & McLennan Agency LLC ("MMA") prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: https://mma.marshmma.com/non-us-affiliates . In those instances, MMA will bill and collect on behalf of the non-US Affiliates amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf;

MMA receives compensation through one or a combination of the following methods:

- Retail Commissions A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client. If MMA places business through an affiliated wholesale broker or managing general agent, MMA will advise the client of this at or prior to placement.
- Client Fees Some clients may negotiate a fee for MMA's services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA's engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client's placements.
- Contingent Commissions Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- Supplemental Commissions Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer's performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- Wholesale Broking Commissions Sometimes MMA acts as a wholesale insurance broker. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- Medallion Program and Sponsorships Pursuant to MMA's Medallion Program, participating carriers sponsor educational programs, MMA events and other initiatives. Depending on their sponsorship levels, participating carriers are invited to attend meetings and events with MMA executives, have the opportunity





to provide education and training to MMA colleagues and receive data reports from MMA. Insurers may also sponsor other national and regional programs and events.

Other Compensation & Sponsorships – From time to time, MMA may be compensated by
insurers for providing administrative services on behalf of those insurers. Such amounts are
typically calculated as a percentage of premium or are based on the number of insureds.
Additionally, insurers may sponsor MMA training programs and events. MMA may also have
arrangements with vendors who compensate MMA for referring clients for vendor services.

We will be pleased to provide you additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at https://www.marshmma.com/us/compensation-guide.html.

MMA's aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars (\$10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law





A.M. Best Rating Classifications

Admitted vs. Non-admitted Insurer

Non-admitted insurers are not licensed by the State of California. They are not subject to the financial solvency regulation and enforcement which applies to California licensed insurers. They do not participate in any of the insurance guarantee funds created by California law.

A++ Superior FPR 9 Very Strong A+ Superior FPR 8 and 7 Strong A Excellent FPR 6 and 5 Good A- Excellent FPR 4 Fair FPR 3 Marginal B+ Very Good FPR 2 Weak B Fair FPR 1 Poor B- Fair NR Not Rated C++ Marginal NR-1 Insufficient Data C+ Marginal NR-2 Insufficient Size and/or C Weak NR-3 Rating Procedure Inapplicable D Poor NR-4 Company Request E Under Regulatory Supervision R Rating Suspended NR-5 Not Formally Followed R Reinstated Reinstated Reported Policyholders Surplus and Conditional Reserve Funds	Secure Ratings:	
A Excellent FPR 6 and 5 Good A- Excellent FPR 4 Fair B++ Very Good FPR 3 Marginal B+ Very Good FPR 2 Weak B Fair FPR 1 Poor B- Fair NR Not Rated C++ Marginal NR-1 Insufficient Data C+ Marginal NR-2 Insufficient Size and/or C Operating Experience C- Weak NR-3 Rating Procedure Inapplicable D Poor NR-4 Company Request E Under Regulatory Supervision Rating Suspended NR-5 Not Formally Followed F NR-5 Not Formally Followed F Pooled R Reginstated Reinstated In addition, the A.M. Best Company classifies insurers on the basis of financial size categories ranging from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve	A++Superior	FPR 9Very Strong
A- Excellent FPR 4 Fair B++ Very Good FPR 3 Marginal B+ Very Good FPR 2 Weak B Fair FPR 1 Poor B- Fair NR Net Teach Fair NR Not Rated C++ Marginal NR-1 Insufficient Data C+ Marginal NR-2 Insufficient Size and/or C Weak Operating Experience C- Weak Operating Experience C- Weak NR-3 Rating Procedure Inapplicable D Poor NR-4 Company Request E Under Regulatory Supervision NR-5 Not Formally Followed F In Liquidation S Rating Suspended Affiliation Codes: Rating Modifiers: G Group U Under Review P Pooled R Reinstated In addition, the A.M. Best Company classifies insurers on the basis of financial size categories ranging from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve	A+Superior	FPR 8 and 7 Strong
B++ Very Good FPR 3 Marginal B+ Very Good FPR 2 Weak B Fair FPR 1 Poor B- Fair NR Not Rated C++ Marginal NR-1 Insufficient Data C+ Marginal NR-2 Insufficient Size and/or C Weak Operating Experience C- Weak NR-3 Rating Procedure Inapplicable D Poor NR-4 Company Request E Under Regulatory Supervision F In Liquidation S Rating Suspended Affiliation Codes: G Group U Under Review P Pooled Reinstated In addition, the A.M. Best Company classifies insurers on the basis of financial size categories ranging from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve	A Excellent	FPR 6 and 5Good
B+ Very Good FPR 2 Weak B Fair FPR 1 Poor B- Fair NR Not Rated C++ Marginal NR-1 Insufficient Data C+ Marginal NR-2 Insufficient Size and/or C Weak Operating Experience C- Weak NR-3 Rating Procedure Inapplicable D Poor NR-4 Company Request E Under Regulatory Supervision NR-5 Not Formally Followed F In Liquidation S Rating Suspended Affiliation Codes: Rating Modifiers: G Group U Under Review P Pooled Q Qualified R Reinstated In addition, the A.M. Best Company classifies insurers on the basis of financial size categories ranging from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve	AExcellent	FPR 4Fair
B. Fair FPR 1 Poor B- Rair NR Not Rated C++ Marginal NR-1 Insufficient Data C+ Marginal NR-2 Insufficient Size and/or C Weak Operating Experience C- Weak NR-3 Rating Procedure Inapplicable D Poor NR-4 Company Request E Under Regulatory Supervision NR-5 Not Formally Followed F In Liquidation S Rating Suspended Affiliation Codes: G Group U Under Review P Pooled R Reinstated In addition, the A.M. Best Company classifies insurers on the basis of financial size categories ranging from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve	B++Very Good	FPR 3 Marginal
B	B+Very Good	FPR 2Weak
C++	BFair	FPR 1Poor
C+	BFair	NRNot Rated
C	C++Marginal	NR-1Insufficient Data
C	C+Marginal	NR-2Insufficient Size and/or
D	CWeak	Operating Experience
D	CWeak	NR-3Rating Procedure Inapplicable
F	D	
F	EUnder Regulatory Supervision	NR-5Not Formally Followed
Affiliation Codes: G		•
Affiliation Codes: G. Group U. Under Review P. Pooled Q. Qualified R. Reinstated In addition, the A.M. Best Company classifies insurers on the basis of financial size categories ranging from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve		
G		
P	Affiliation Codes:	
RReinstated In addition, the A.M. Best Company classifies insurers on the basis of financial size categories ranging from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve	•	
In addition, the A.M. Best Company classifies insurers on the basis of financial size categories ranging from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve		QQualified
from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve	RReinstated	
from I (smallest) to XV (largest). In \$Millions of Reported Policyholders Surplus and Conditional Reserve		
Funds		ted Policyholders Surplus and Conditional Reserve
	Funds	
Class I	Class I In to 1	Class IX 250 to 500
Class II	•	
Class III		
Class IV		
	C/ass IV 3 10 10	5.655 /
0.000 7.1 minimin 1,000 to 2,000	Class V	Class XIII





Class VIII......100 to 250



Memorandum

To: Board of Trustees

Fresno City Health and Welfare Fund

From: David Broome, Consultant

Date: January 2, 2025

Re: Consultant's Report for January 9, 2025 Board of Trustees Meeting -

MedExpert - MHPAEA NQTL REPORT 2025-2028

Under the Consolidated Appropriations Act (CAA), mental health benefits within the medical plan should have benefit parity in comparison to the medical/surgical benefits. On September 23, 2024, the Internal Revenue Service, the Employee Benefits Security Administration and the Health and Human Services Department (known as "the Departments") released their final rules on requirements related to the Mental Health Parity and Addiction Equity. These final rules necessitate annual reviews of the benefit plans to demonstrate that the Trust's health plan covers mental health and substance use disorders (MH/SUD) fairly and in parity with medical/surgical benefits.

We have engaged with MedExpert who performed the prior analysis for the Trust. They have proposed a three-year fee amendment beginning January 1, 2025, through 2027 The negotiated fee is \$13,500 per year for annual reports. The fee assumes that there will be no substantial changes to the summary plan description and, no new vendors from the prior year during the term of the fee agreement. The fees include the annual reports and services to defend the report in compliance with HHS and DOL assessment criteria.

The MedExpert report will entail a non-quantitative treatment limitation (NQTL) analysis of the current plan and provide recommendations for changes based on the Departments Final Rules, if applicable. To perform the analysis, MedExpert is requiring that the Trust Office provide more robust data compared to the 2019 review including eligibility, medical claims in standard file layouts.

DB:tl Enclosure

cc: Tom Georgouses

Diana Cavazos Michael Moss, Esq. Andrew Desa

Exhibit 1

PROGRAM SERVICES REQUEST ADDENDUM

Customer Requests and MedExpert agrees to provide the Services from the Program Services listed in Schedule A as set forth below. This Addendum is made as part of and according to the terms of the MedExpert Services Agreement.

I	REQUESTED SERVICES:		
i	☐ No Surprises Act – Transparency R	Rule –Comp	liance Management
i	MHPAEA NQTL Report & Manager	ment	
ı	☐ ReconHealth (Patient Protection &	Integrity Pr	ogram)
i	☐ VaxNavigator – Worksite Access &	Safety Pro	gram (COVID Compliance)
i	☐ Informed Navigation		
ı	☐ Concierge Care - Individual Medica	I Decision	Systems (IMDS™)
	MedExpert International, Inc.		Customer
BY:		BY:	
(Sign)		(Sign)	
		NIANAT.	
NAME	:	NAME:	
TITLE			

Exhibit 2

ADDITIONAL SERVICES REQUEST ADDENDUM

THIS SERVICES AGREEMENT ("Agreement") is entered into on	, 2024
(the "Effective Date") between MedExpert International, Inc., ("MedExpert") and Fresi	no City
Employees Health and Welfare Trust, ("Customer").	

Customer requests and MedExpert agrees to provide the Additional Services listed in Schedule B as set forth below. This Addendum is made as part of and according to the terms of the MedExpert Services Agreement.

Schedule B

ADDITIONAL SERVICES

SERVICE NAME: MHPAEA NQTL REPORT

Customer shall pay MedExpert \$13,500 per year that the client ops to engage in MedExpert services for the program service listed below. This fee is guaranteed for three years if: there are no substantial changes to the customer Summary Plan Description, "SPD," from the previous year; there are no new vendors from the previous year; and all required data elements for eligibility, medical claims are transmitted by sFTP to MedExpert. The data elements to be transmitted are all standard elements found in 834, 835 and 837 data formats and must include rendering NPI, paid/denied, and place of service.

Table of Services with Non-Recurring Fees

1	MHPAEA NQTL REPROT 2025-2027 On September 23, 2024 the Internal Revenue Service, the Employee Benefits Security Administration and the Health and Human Services Department (the Departments) released the final rule on "Requirements Related to the Mental Health Parity and Addiction Equity Act. MedExpert will draft and submit an MHPAEA NQTL report demonstrating that a health plan covers mental health and substance use disorders (MH/SUD) fairly and in parity with medical management; and fees to report and defend report in compliance with HHS and DOL assessment	\$13,500/year
	criteria.	

	MedExpert International, Inc.		Customer
BY:		BY:	
(Sign)		(Sign)	
NAME:		NAME:	
TITLE:		TITLE	
DATE:		DATE:	



Memorandum

To: Board of Trustees

Fresno City Health and Welfare Fund

From: David Broome, Consultant

Date: January 2, 2025

Re: Consultant's Report for January 9, 2025 Board of Trustees Meeting -

Fiscal Year 2025-26 Financial Projections

Included in your meeting packet are the initial Financial Projections for the 2025/2026 Fiscal Year. The following is a summary of specific action items that still need decisions and other issues or items of attention.

- 1. **Exhibit A:** The claims experience report takes into account three months of actual claims for the 2023/24 Fiscal Year (claims experience through September 30, 2024) and nine months of projected claims to complete the current year. Claims are then projected for the 2025/26 Fiscal Year. Both the current year and projection year use blended claims experience based on October 1, 2021, through September 30, 2024 data. Projected claims are net of any expected stop loss reimbursements.
- 2. **Exhibit B:** During the prior 2023/24 Fiscal Year, the Plan had approximately \$82.4M in receipts and \$77.9M in disbursements resulting in a surplus of \$4.5M for the 12 months ending June 30, 2024. **The net fund balance as of June 30, 2024 as stated in the financials is \$24.1M.** The net reserve months were 3.7 as of June 30, 2024. It is important to note that this fiscal year includes significant large claim losses in excess of the \$550k stop loss deductible. The receipts and corresponding cash balance provided by the City financials do not include all stop-loss reimbursements received after June 30, 2024 for claims paid during this 2023/24 Fiscal Year. As of September 30, 2024, we are aware of \$1.3M in total stop loss reimbursements, both paid and outstanding after June 30, 2024. These amounts are reflected in Exhibit C.
- 3. **Exhibit C:** The 2024/25 current Fiscal Year takes into account zero months of actual financial experience and projected financial experience for twelve months. For the 12 months ending June 30, 2025, the Plan is projected to have \$77.6M in receipts and \$76.0M in disbursements, which would result in a \$1.6M surplus. This period reflects the \$1.3M in stop loss reimbursements noted above. The **net fund balance as of June 30, 2025 is projected to be \$24.4M**, which is equal to **3.8 months of net reserves.**
- 4. **Exhibit D:** The 2025/26 projected Fiscal Year uses projected claims, latest available enrollment, and latest premium/fee information to project experience for the 12 months ending June 30, 2026. The self-funded claims are based on the projected claims from Exhibit A. As described earlier, this is calculated using a blended experience using claims from October 1, 2021 through September 30, 2024. **Net reserve months as of June 30, 2026 are projected to be 3.5 assuming no change to the current contribution rate**.

- 5. **Exhibit E:** This exhibit shows various scenarios to the contribution rate. Based on the projections, a **4.8% increase is required in order to have 4.0 net reserve months as of June 30, 2026.** Alternatively, a 3.3% increase would be breakeven, maintaining the 3.8 net reserve months projected as of June 30, 2026.
- 6. **Exhibit F:** This exhibit shows the rate history going back to July 1, 2011. The 3-year, 5-year, and 10-year annualized contribution rate trends are shown at the bottom of the exhibit.
- 7. As a reminder, the current Active Contribution Rate is \$1,500 (\$1,050 by the City and \$450 by the Employee). The City contribution share is currently 70%. The Plan Document states, "If the Trust Fund receives only the City's contribution, a reduction will be applied to Fund payments for benefits. The reduction will be equal to the percentage of the Trust Fund rate not received, plus an additional 5%." The reduction in benefits is currently 35%. Therefore, for an 80% benefit after the deductible is satisfied, the employee pays 48% of the benefit cost until the maximum out of pocket is satisfied.

These items will be discussed at your January 9, 2025 meeting. If there are any questions before or after that meeting, please let me know.

DB:tl Enclosures

cc: Tom Georgouses Diana Cavazos Andrew Desa



Fresno City Employees Health & Welfare Trust

Financial Projections
Contribution Rates

2025 / 2026 Fiscal Year

(Presented at 1/9/2025 Trust Meeting)

Fresno City Employees Health and Welfare Trust Projected Enrollment and Claims Costs

Exhibit A (Presented at 1/9/2025 Trust Meeting)

	(Projected) 1			(Projected) 1																		
	Claims			Claims			Claims			Claims			Claims			Claims			Claims			
	FY 25-26	Monthly	PEPM	FY 24-25	Monthly	PEPM	FY 23-24	Monthly	PEPM	FY 22-23	Monthly	PEPM	FY 21-22	Monthly	PEPM	FY 20-21	Monthly	PEPM	FY 19-20	Monthly	<u>PEPM</u>	
<u>Active</u>	Enrollment:	4,171	0.0%	Enrollment:	4,171	6.3%	Enrollment:	3,925	6.7%	Enrollment:	3,680	7.4%	Enrollment:	3,426	3.3%	Enrollment:	3,316	0.2%	Enrollment:	3,310	1.3	
Medical Claims	\$42,592,250	\$3,549,354	\$850.96	\$41,469,584	\$3,455,799	\$828.53	\$43,245,376	\$3,603,781	\$918.16	\$40,755,515	\$3,396,293	\$922.91	\$32,332,519	\$2,694,377	\$786.45	\$30,290,888	\$2,524,241	\$761.23	\$28,210,769	\$2,350,897	\$710.2	
Prescription Drug Claims	16,503,646	1,375,304	329.73	15,868,987	1,322,416	317.05	15,847,740	1,320,645	336.47	13,777,819	1,148,152	312.00	13,199,481	1,099,957	321.06	11,411,754	950,980	286.79	11,067,868	922,322	278.6	
Dental Claims (Plans 1 & 2)	3,057,677	254,806	61.09	2,998,115	249,843	59.90	2,983,626	248,636	63.35	2,234,537	186,211	50.60	2,400,775	200,065	58.40	2,738,300	228,192	68.82	2,330,625	<u>194,219</u>	<u>58.68</u>	
	\$62,153,573	\$5,179,464	\$1,241.78	\$60,336,685	\$5,028,057	\$1,205.48	\$62,076,742	\$5,173,062	\$1,317.98	\$56,767,871	\$4,730,656	\$1,285.50	\$47,932,775	\$3,994,398	\$1,165.91	\$44,440,942	\$3,703,412	\$1,116.83	\$41,609,262	\$3,467,439	\$1,047.56	
	Projected Trend:	:		Projected Trend:			Trend			Trend			Trend			Trend			Trend			
	Medical Claims		3%	Medical Claims		-10%	Medical Claims		-1%	Medical Claims		17%	Medical Claims		3%	Medical Claims		7%	Medical Claims		-81	
	Prescription Dru	g Claims	4%	Prescription Dru	g Claims	-6%	Prescription Dru	g Claims	8%	Prescription Dru	g Claims	-3%	Prescription Dru	ug Claims	12%	Prescription Dru	ıg Claims	3%	Prescription Dru	g Claims	3	
	Dental Claims (F	Plans 1 & 2)	2%	Dental Claims (F	Plans 1 & 2)	<u>-5%</u>	Dental Claims (F	lans 1 & 2)	25%	Dental Claims (F	Plans 1 & 2)	-13%	Dental Claims (Plans 1 & 2)	<u>-15%</u>	Dental Claims (Plans 1 & 2)	<u>17%</u>	Dental Claims (I	Plans 1 & 2)	-11	
	TOTAL		3.0%	TOTAL		-8.5%	TOTAL		2.5%	TOTAL		10.3%	TOTAL		4.4%	TOTAL		6.6%	TOTAL		-5.39	
Regular Retiree	Enrollment:	206	0.0%	Enrollment:	206	12.6%	Enrollment:	183	5.8%	Enrollment:	173	1.2%	Enrollment:	171	-11.4%	Enrollment:	193	-2.5%	Enrollment:	198	-5.7 ⁰	
Medical Claims	\$3,962,270	\$330,189	\$1,602.86	\$3,846,877	\$320,573	\$1,556.18	\$4,014,713	\$334,559	\$1,828.19	\$3,662,285	\$305,190	\$1,764.11	\$2,794,245	\$232,854	\$1,361.72	\$1,767,027	\$147,252	\$762.97	\$4,035,776	\$336,315	\$1,698.56	
Prescription Drug Claims	1,432,944	119,412	579.67	1,377,819	114,818	557.37	1,364,734	113,728	621.46	1,351,806	112,651	651.16	900,866	75,072	439.02	926,655	77,221	400.11	1,135,981	94,665	478.11	
Dental Claims (Plans 1 & 2) *	502,380	41,865	111.64	492,525	41,044	109.45	479,091	39,924	111.52	364,157	30,346	83.83	408,401	34,033	91.49	445,186	37,099	98.93	339,371	28,281	75.22	
	\$5,897,594	\$491,466	\$2,294.17	\$5,717,221	\$476,435	\$2,223.00	\$5,858,538	\$488,212	\$2,667.82	\$5,378,248	\$448,187	\$2,590.68	\$4,103,512	\$341,959	\$1,999.76	\$3,138,868	\$261,572	\$1,355.30	\$5,511,128	\$459,261	\$2,319.50	
*Dental Claims costs are for al	Retirees																					
	Projected Trend:			Projected Trend:			Trend			Trend			Trend			Trend			Trend			
	Medical Claims		3%	Medical Claims		-15%	Medical Claims		4%	Medical Claims		30%	Medical Claims		78%	Medical Claims		-55%	Medical Claims		619	
	Prescription Dru	g Claims	4%	Prescription Dru	g Claims	-10%	Prescription Dru	g Claims	-5%	Prescription Dru	g Claims	48%	Prescription Dru	ug Claims	10%	Prescription Dru	ug Claims	-16%	Prescription Dru	g Claims	79	
	Dental Claims (F	Plans 1 & 2)	2%	Dental Claims (F	Plans 1 & 2)	-2%	Dental Claims (F	lans 1 & 2)	33%	Dental Claims (F	Plans 1 & 2)	-8%	Dental Claims (Plans 1 & 2)	<u>-8%</u>	Dental Claims (Plans 1 & 2)	<u>32%</u>	Dental Claims (I	Plans 1 & 2)	<u>-119</u>	
	TOTAL		3.2%	TOTAL		-16.7%	TOTAL		3.0%	TOTAL		29.5%	TOTAL		47.6%	TOTAL		-41.6%	TOTAL		40.29	
Medicare Supplement	Enrollment:	151	0.0%	Enrollment:	151	-1.9%	Enrollment:	154	-7.8%	Enrollment:	167	-4.6%	Enrollment:	175	15.1%	Enrollment:	152	2.7%	Enrollment:	148	-3.39	
Medical Claims	\$608,904	\$50,742	\$336.04	\$591,165	\$49,264	\$326.25	\$592,724	\$49,394	\$320.74	\$470,230	\$39,186	\$234.65	\$420,391	\$35,033	\$200.19	\$426,397	\$35,533	\$233.77	\$454,587	\$37,882	\$255.96	
Prescription Drug Claims	1,259,793	104,983	695.25	1,211,340	100,945	668.51	1,329,347	110,779	719.34	1,312,404	109,367	<u>654.89</u>	1,418,069	118,172	675.27	1,270,681	105,890	696.65	1,075,081	89,590	605.34	
	\$1,868,697	\$155,725	\$1,031.29	\$1,802,505	\$150,209	\$994.76	\$1,922,071	\$160,173	\$1,040.08	\$1,782,634	\$148,553	\$889.54	\$1,838,460	\$153,205	\$875.46	\$1,697,078	\$141,423	\$930.42	\$1,529,668	\$127,472	\$861.30	
	Projected Trend:	:		Projected Trend:			Projected Trend:			Projected Trend:			Projected Trend	l:		Projected Trend	:		Projected Trend			
	Medical Claims		3%	Medical Claims		2%	Medical Claims		37%	Medical Claims		17%	Medical Claims		-14%	Medical Claims		-9%	Medical Claims		-59	
	Prescription Dru	g Claims	4%	Prescription Dru	g Claims	-7%				Prescription Dru	g Claims	-3% Prescription Drug Claims		-3% Prescription Drug Claims -3% Prescription Drug Claims				laims -3% Prescription Drug Claims		15% <u>Prescription Drug Claims</u>		-89
	TOTAL		3.7%	TOTAL		-4.4%	TOTAL		16.9%	TOTAL		1.6%	TOTAL		-5.9%	TOTAL		8.0%	TOTAL		-7.09	
Non-Medicare Retiree	Enrollment:	18	0.0%	Enrollment:	18	-14.3%	Enrollment:	21	-4.5%	Enrollment:	22		Enrollment:	26	-13.3%	Enrollment:	30	0.0%	Enrollment:	30	20.09	
Medical Claims	\$669,490	<u>\$55,791</u>	\$3,099.49	\$656,364	\$54,697	\$3,038.72	\$413,440	<u>\$34,453</u>	\$1,640.63	\$1,261,989	\$105,166	\$4,780.26	\$1,082,197	\$90,183	\$3,468.58	\$583,750	<u>\$48,646</u>	\$1,621.53	<u>\$573,930</u>	<u>\$47,828</u>	\$1,594.25	
	\$669,490	\$55,791	\$3,099.49	\$656,364	\$54,697	\$3,038.72	\$413,440	\$34,453	\$1,640.63	\$1,261,989	\$105,166	\$4,780.26	\$1,082,197	\$90,183	\$3,468.58	\$583,750	\$48,646	\$1,621.53	\$573,930	\$47,828	\$1,594.25	
*Rx is included in Regular Retir																						
	Projected Trend:			Projected Trend:			Trend			Trend			Trend			Trend			Trend			
	Medical Claims			Medical Claims			Medical Claims			Medical Claims			Medical Claims			Medical Claims		2%			349	
	TOTAL		2.0%	IOIAL		85.2%	IOIAL		-65.7%	IOIAL		37.8%	IOIAL		113.9%	IOIAL		1.7%	TOTAL		33.99	
Total Members	Enrollment:	4,546	0.0%	Enrollment:	4,546	6.1%	Enrollment:	4,283	6.0%	Enrollment:	4,042	6.4%	Enrollment:	3,798	2.9%	Enrollment:	3,691	0.1%	Enrollment:	3,686	0.99	
Medical Claims	\$47,832,914	\$3,986,076	\$876.83	\$46,563,989	\$3,880,332	\$853.57	\$48,266,253	\$4,022,188	\$939.11	\$46,150,019	\$3,845,835	\$951.47	\$36,629,352	\$3,052,446	\$803.70	\$33,068,062	\$2,755,672	\$746.59	\$33,275,062	\$2,772,922	\$752.28	
Prescription Drug Costs	19,196,383	1,599,699	351.89	18,458,145	1,538,179	338.36	18,541,821	1,545,152	360.76	16,442,029	1,370,169	338.98	15,518,416	1,293,201	340.50	13,609,090	1,134,091	307.26	13,278,930	1,106,578	300.21	
Dental Claims (Plans 1 & 2)	3,560,057	296,671	65.26	3,490,640	290,887	63.99	3,462,717	288,560	67.37	2,598,694	216,558	53.58	2,809,176	234,098	61.64	3,183,486	265,291	71.87	2,669,996	222,500	60.36	
	\$70,589,354	\$5,882,446	\$1,293.98	\$68,512,774	\$5,709,398	\$1,255.92	\$70,270,791	\$5,855,899	\$1,367.24	\$65,190,742	\$5,432,562	\$1,344.03	\$54,956,944	\$4,579,745	\$1,205.83	\$49,860,638	\$4,155,053	\$1,125.73	\$49,223,988	\$4,101,999	\$1,112.80	
	Projected Trend:			Projected Trend:			Trend			Trend			Trend			Trend			Trend			
	Medical Claims			Medical Claims			Medical Claims			Medical Claims			Medical Claims			Medical Claims		-1%	Medical Claims		-2	
	Prescription Dru	g Costs	4%	Prescription Dru	g Costs	-6%	Prescription Dru	g Costs	6%	Prescription Dru	g Costs	0%	Prescription Dru	ug Costs		Prescription Dru	ug Costs	2%	Prescription Dru	g Costs	29	
	Dental Claims (F	Plans 1 & 2)		Dental Claims (F	Plans 1 & 2)		Dental Claims (F	lans 1 & 2)	<u>26%</u>	Dental Claims (F	Plans 1 & 2)		Dental Claims (Plans 1 & 2)		Dental Claims (Plans 1 & 2)	<u>19%</u>	Dental Claims (I	Plans 1 & 2)	<u>-119</u>	
	TOTAL		2.00/	TOTAL		-8.1%	TOTAL		1.7%	TOTAL		11.5%	TOTAL		7.1%	TOTAL		1.2%	TOTAL		-1.69	

 $^{^{\}rm 1}$ Projected claims for FY24-25 and FY25-26 are net of any expected stop-loss reimbursements.

Fresno City Employees Health and Welfare Trust **Receipts and Disbursements**

FY 2023-2024 (Actual)

Exhibit B (Revised) (Presented at 1/9/2025 Trust Meeting)

Receipts			2023	2023	2023	2023	2023	2023	2024	2024	2024	2024	2024	2024
	MO. AVERAG	E ANNUAL TOTAL	<u>July</u>	<u>August</u>	<u>September</u>	<u>October</u>	<u>November</u>	<u>December</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>
Contributions - Actives	\$5,020,04	5 \$60,240,536	\$4,879,635	\$4,397,944	\$5,422,358	\$4,908,741	\$4,944,473	\$4,957,560	\$4,516,527	\$5,095,689	\$5,660,852	\$5,156,667	\$5,139,589	\$5,160,501
RDA Employees Contribution	1,30	9 15,708	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	0
Self Pay - LWOP	21	2,518	0	0	0	0	0	0	0	0	642	214	214	1,448
Self Pay - COBRA	9,96	9 119,622	5,607	8,385	8,463	9,891	8,463	9,891	11,319	9,891	15,183	11,214	12,747	8,568
Self Pay - FPOA Police Admin Staff	3,80	8 45,697	4,050	4,519	4,284	4,284	4,284	4,284	4,284	4,284	2,856	2,856	2,856	2,856
Retirees - Health	339,38	0 4,072,561	339,232	338,665	342,646	344,082	341,546	339,288	335,597	337,158	333,609	339,327	339,940	341,471
7 Retirees - HRA	102,38	9 1,228,667	93,100	194,103	96,461	98,283	96,126	101,838	0	212,759	109,517	112,844	113,636	(
Retirees - City Paid H&W Receipts	1,27	9 15,348	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279
Retirees - Self-Pay	9,23	5 110,822	808	17,844	10,754	9,350	9,422	9,350	10,778	832	19,296	9,350	2,260	10,778
Refunds	1,316,75	15,801,053	1,301,944	667,293	951,549	1,703,448	978,768	95,230	2,156,277	3,502,274	330,764	1,502,091	128,848	2,482,567
1 Interest	64,34	7 772,169	56,309	52,667	51,553	52,048	53,523	53,942	57,259	74,861	76,876	86,840	71,713	84,578
2 Other		0	0	0	0	0	0	0	0	0	0	0	0	C
H & W Trust Cash Receipts	\$6,868,72	5 \$82,424,701	\$6,683,392	\$5,684,127	\$6,890,775	\$7,132,834	\$6,439,312	\$5,574,090	\$7,094,748	\$9,240,455	\$6,552,302	\$7,224,110	\$5,814,510	\$8,094,046
Disbursements														
1 Claims Paid	5,631,29		4,747,807	7,125,131	7,583,105	4,841,830	5,401,982	4,172,548	5,507,956	5,176,767	6,189,165	5,361,788	5,667,538	5,799,952
2 Claims Paid - Delta Dental	286,40		254,025	367,621	262,785	269,896	265,493	308,267	251,377	278,760	280,068	273,126	367,340	258,105
3 Blue Shield	84,37		89,971	0	90,534	0	91,035	183,072	180,526	89,720	0	191,733	0	95,898
4 Chirometrics	11,45	· ·	12,947	0	13,040	0	13,085	26,323	22,713	17,645	0	17,885	0	13,802
5 Delta Dental of California	22,03		23,422	0	23,486	0	23,565	71,221	24,108	24,450	0	24,685	0	49,476
Refunds	35	7 1,428									1,428	0	0	0
7 Flu Shot Progam		0												
8 OptumRx	20,46		25,539	0	25,437	0	24,116	44,548	0	61,884	0	20,407	0	43,614
9 Halcyon	18,04		17,790	0	24,372	6,522	18,835	24,678	38,421	19,621	6,843	32,718	6,893	19,808
United Dental	10,64		10,536	8,981	9,975	10,018	10,147	10,406	10,622	10,968	11,184	22,842	0	12,047
1 EPIC Hearing	50	6,070	547	0	544	0	544	1,091	1,097	555	0	1,125	0	567
2 EyeMed		0												
3 Other - Claims		0												
4 City Admin Fees	13		130	130	130	130	130	130	130	130	130	130	130	130
5 Consulting	6,41	· ·	7,000	0	7,000	0	7,000	14,000	14,000	7,000	0	14,000	0	7,000
6 Healthcomp, Inc.	131,00		134,084	0	134,865	0	188,682	326,193	282,775	147,718	0	298,495	0	59,236
7 Legal	2,81	· ·	3,750	0	2,850	0	3,625	5,775	2,850	5,700	0	3,550	0	5,700
8 MES Vision	65,38		69,586	0	69,854	0	69,619	140,230	141,893	72,778	0	147,202	0	73,450
9 Other (Stop Loss Ins)	199,02		166,219	197,460	197,411	200,439	199,023	199,707	200,391	201,367	202,637	413,333	0	210,305
0 Other Admin Fees	5,00								<u> 24,898</u>		<u>25</u>	<u>25</u>	<u>25</u>	<u>50</u>
H & W Cash Disbursements	6,495,35	6 77,906,379	5,563,353	7,699,323	8,445,388	5,328,835	6,316,881	5,528,189	6,703,757	6,115,063	6,691,480	6,823,044	6,041,926	6,649,140
Receipts Over Disbursements	\$373,36	\$4,518,322	\$1,120,039	(\$2,015,196)	(\$1,554,613)	\$1,803,999	\$122,431	\$45,901	\$390,991	\$3,125,392	(\$139,178)	\$401,066	(\$227,416)	\$1,444,906
		e (Gross Fund Reserve)	\$26,357,654	\$24,383,397	\$22,449,815	\$24,237,892	\$24,363,942	\$24,417,232	\$25,946,001	\$28,359,372	\$27,772,413	\$28,700,586	\$27,918,786	\$29,342,295
		ing Stop Loss Reserve	(\$841,369)	(\$902,449)	(\$963,529)	(\$1,024,609)	(\$1,085,689)	(\$1,146,769)	(\$1,207,849)	(\$1,268,929)	(\$1,330,009)	(\$1,391,089)	(\$1,452,169)	(\$1,513,249
	-	ss Reserve (\$15 PEPM)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080)	(\$61,080
	Stop Loss Claims (Bety	-												\$476,973
	E	stimated Claims IBNR	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000)	(\$4,100,000
		Net Fund Balance	\$21,355,205	\$19,319,868	\$17,325,206	\$19,052,203	\$19,117,173	\$19,109,383	\$20,577,072	\$22,929,363	\$22,281,324	\$23,148,417	\$22,305,537	\$24,144,939
	Cash Ba	lance / Total Expenses	4.1	3.8	3.5	3.7	3.8	3.8	4.0	4.4	4.3	4.4	4.3	4.5
	Net Fund Ba	lance / Total Expenses	3.3	3.0	2.7	2.9	2.9	2.9	3.2	3.5	3.4	3.6	3.4	3.7

One Month of Avg Expenses in 2023/24:

Net Fund Balance as of 6/30/24: \$24,144,939 Four Months of Avg Expenses in 2023/24: \$25,981,422

Difference: (\$1,836,484)

\$6,495,356

Fresno City Employees Health and Welfare Trust **Receipts and Disbursements**

FY 2024-2025 (0 Months Actual/12 Months Projected)

Exhibit C (Presented at 1/9/2025 Trust Meeting)

Receipts			2024	2024	2024	2024	2024	2024	2025	2025	2025	2025	2025	2025
	MO. AVERAGE	ANNUAL TOTAL	<u>July</u>	<u>August</u>	<u>September</u>	<u>October</u>	<u>November</u>	<u>December</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>
Contributions - Actives	\$5,510,000	\$66,120,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000
Retirees - Health	434,000	5,208,000	434,000	434,000	434,000	434,000	434,000	434,000	434,000	434,000	434,000	434,000	434,000	434,000
Retirees - Dental	68,000	816,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000
Refunds	300,000	3,600,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000
Interest	45,000	540,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
Other (Stop Loss Reimbursements)	<u>110,957</u>	<u>1,331,485</u>	<u>0</u>	<u>0</u>	<u>1,331,485</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
H & W Trust Cash Receipts	\$6,467,957	\$77,615,485	\$6,357,000	\$6,357,000	\$7,688,485	\$6,357,000	\$6,357,000	\$6,357,000	\$6,357,000	\$6,357,000	\$6,357,000	\$6,357,000	\$6,357,000	\$6,357,000
Disbursements														
Claims Paid	5,393,450	64,721,400	5,393,450	5,393,450	5,393,450	5,393,450	5,393,450	5,393,450	5,393,450	5,393,450	5,393,450	5,393,450	5,393,450	5,393,450
Claims Paid - Delta Dental	291,000	3,492,000	291,000	291,000	291,000	291,000	291,000	291,000	291,000	291,000	291,000	291,000	291,000	291,000
Blue Shield	95,000	1,140,000	95,000	95,000	95,000	95,000	95,000	95,000	95,000	95,000	95,000	95,000	95,000	95,000
Chirometrics	14,000	168,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
Delta Dental of California	23,000	276,000	23,000	23,000	23,000	23,000	23,000	23,000	23,000	23,000	23,000	23,000	23,000	23,000
Flu Shot Progam	1,250	15,000	0	0	0	0	0	15,000	0	0	0	0	0	0
OptumRx	26,000	312,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000
Halcyon	19,000	228,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000
United Dental	11,000	132,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000
Body Scan Inc.	25,550	306,600	25,550	25,550	25,550	25,550	25,550	25,550	25,550	25,550	25,550	25,550	25,550	25,550
EPIC Hearing	600	7,200	600	600	600	600	600	600	600	600	600	600	600	600
Consulting	10,725	128,700	10,725	10,725	10,725	10,725	10,725	10,725	10,725	10,725	10,725	10,725	10,725	10,725
Healthcomp, Inc.	150,000	1,800,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
↓ Legal	3,000	36,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
5 EyeMed	65,000	780,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000
Other (Stop Loss Ins)	<u>\$210,000</u>	<u>\$2,520,000</u>	<u>\$210,000</u>	\$210,000	<u>\$210,000</u>	\$210,000	<u>\$210,000</u>	<u>\$210,000</u>	\$210,000	\$210,000	\$210,000	<u>\$210,000</u>	<u>\$210,000</u>	\$210,000
H & W Cash Disbursements	\$6,338,575	\$76,062,900	\$6,337,325	\$6,337,325	\$6,337,325	\$6,337,325	\$6,337,325	\$6,352,325	\$6,337,325	\$6,337,325	\$6,337,325	\$6,337,325	\$6,337,325	\$6,337,325
Receipts Over Disbursements	\$129,382	\$1,552,585	\$19,675	\$19,675	\$1,351,160	\$19,675	\$19,675	\$4,675	\$19,675	\$19,675	\$19,675	\$19,675	\$19,675	\$19,675
	Cash Balance (Gr	oss Fund Reserve)	\$29,362,000	\$29,381,675	\$30,732,835	\$30,752,510	\$30,772,185	\$30,776,860	\$30,796,535	\$30,816,210	\$30,835,885	\$30,855,560	\$30,875,235	\$30,894,910
	Beginning	Stop Loss Reserve	(\$1,097,000)	(\$1,163,000)	(\$1,229,000)	(\$1,295,000)	(\$1,361,000)	(\$1,427,000)	(\$1,493,000)	(\$1,559,000)	(\$1,625,000)	(\$1,691,000)	(\$1,757,000)	(\$1,823,000)
	Stop Loss R	eserve (\$15 PEPM)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000
Estimated Stop Lo	oss Claims (Betweer	n \$350k and \$550k)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$450,000
	Estin	nated Claims IBNR	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)	(\$5,100,000)
		Net Fund Balance	\$23,099,000	\$23,052,675	\$24,337,835	\$24,291,510	\$24,245,185	\$24,183,860	\$24,137,535	\$24,091,210	\$24,044,885	\$23,998,560	\$23,952,235	\$24,355,910
		e / Total Expenses	4.6	4.6	4.8	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9
	Net Fund Balanc	e / Total Expenses	3.6	3.6	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8

Estimated One Month of Avg Expenses in 2023/24:

\$6,338,575

Estimated Net Fund Balance as of 6/30/24: \$24,355,910 Estimated Four Months of Avg Expenses in 2023/24: \$25,354,300 Difference:

Fresno City Employees Health and Welfare Trust **Receipts and Disbursements**

FY 2025-2026 (Projected)

Exhibit D (Presented at 1/9/2025 Trust Meeting)

Contribution Change Assumption:

0.0%

		Contribution Cr	iange Assumption.	0.0%										
Receipts			2025	2025	2025	2025	2025	2025	2026	2026	2026	2026	2026	2026
noosipis	MO. AVERAGE	ANNUAL TOTAL	July	<u>August</u>	<u>September</u>	October	November	<u>December</u>	<u>January</u>	<u>February</u>	March	<u>April</u>	<u>May</u>	<u>June</u>
Contributions - Actives	\$5,510,000	\$66,120,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000	\$5,510,000
Retirees - Health	456,000	5,472,000	456,000	456,000	456,000	456,000	456,000	456,000	456,000	456,000	456,000	456,000	456,000	456,000
Retirees - Dental	71,000	852,000	71,000	71,000	71,000	71,000	71,000	71,000	71,000	71,000	71,000	71,000	71,000	71,000
Refunds	350,000	4,200,000	350,000	350,000	350,000	350,000	350,000	350,000	350,000	350,000	350,000	350,000	350,000	350,000
Interest	122,700	1,472,400	122,700	122,700	122,700	122,700	122,700	122,700	122,700	122,700	122,700	122,700	122,700	122,700
Other	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
H & W Trust Cash Receipts	\$6,509,700	\$78,116,400	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700	\$6,509,700
Disbursements														
1 Claims Paid	5,551,875	66,622,500	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875	\$5,551,875
2 Claims Paid - Delta Dental	297,000	3,564,000	297,000	297,000	297,000	297,000	297,000	297,000	297,000	297,000	297,000	297,000	297,000	297,000
3 Blue Shield	98,000	1,176,000	98,000	98,000	98,000	98,000	98,000	98,000	98,000	98,000	98,000	98,000	98,000	98,000
4 Chirometrics	13,500	162,000	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500
5 Delta Dental of California	25,250	303,000	25,250	25,250	25,250	25,250	25,250	25,250	25,250	25,250	25,250	25,250	25,250	25,250
6 Flu Shot Progam	1,000	12,000	0	0	0	0	0	12,000	0	0	0	0	0	0
7 OptumRx	31,000	372,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000
8 Halcyon	19,950	239,400	19,950	19,950	19,950	19,950	19,950	19,950	19,950	19,950	19,950	19,950	19,950	19,950
9 United Dental	9,692	116,305	9,692	9,692	9,692	9,692	9,692	9,692	9,692	9,692	9,692	9,692	9,692	9,692
0 Body Scan Inc.	34,125	409,500	34,125	34,125	34,125	34,125	34,125	34,125	34,125	34,125	34,125	34,125	34,125	34,125
1 EPIC Hearing	600	7,200	600	600	600	600	600	600	600	600	600	600	600	600
2 Consulting	11,200	134,400	11,200	11,200	11,200	11,200	11,200	11,200	11,200	11,200	11,200	11,200	11,200	11,200
3 Healthcomp, Inc.	154,000	1,848,000	154,000	154,000	154,000	154,000	154,000	154,000	154,000	154,000	154,000	154,000	154,000	154,000
4 Legal	3,090	37,080	\$3,090	\$3,090	\$3,090	\$3,090	\$3,090	\$3,090	\$3,090	\$3,090	\$3,090	\$3,090	\$3,090	\$3,090
5 EyeMed	65,000	780,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000
6 Other (Stop Loss Ins)	<u>\$207,000</u>	\$2,484,000	\$207,000	\$207,000	\$207,000	\$207,000	\$207,000	\$207,000	\$207,000	\$207,000	\$207,000	\$207,000	\$207,000	<u>\$207,000</u>
H & W Cash Disbursements	\$6,522,282	\$78,267,385	\$6,521,282	\$6,521,282	\$6,521,282	\$6,521,282	\$6,521,282	\$6,533,282	\$6,521,282	\$6,521,282	\$6,521,282	\$6,521,282	\$6,521,282	\$6,521,282
Receipts Over Disbursements	(\$12,582)	(\$150,985)	(\$11,582)	(\$11,582)	(\$11,582)	(\$11,582)	(\$11,582)	(\$23,582)	(\$11,582)	(\$11,582)	(\$11,582)	(\$11,582)	(\$11,582)	(\$11,582)
	Cash Balance (Gr	oss Fund Reserve)	\$29,517,718	\$29,506,136	\$29,494,554	\$29,482,972	\$29,471,390	\$29,447,807	\$29,436,225	\$29,424,643	\$29,413,061	\$29,401,479	\$29,389,897	\$29,378,315
	Beginning	Stop Loss Reserve	(\$1,439,000)	(\$1,505,000)	(\$1,571,000)	(\$1,637,000)	(\$1,703,000)	(\$1,769,000)	(\$1,835,000)	(\$1,901,000)	(\$1,967,000)	(\$2,033,000)	(\$2,099,000)	(\$2,165,000)
	Stop Loss R	eserve (\$15 PEPM)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)	(\$66,000)
Estimated	Stop Loss Claims (Betweer	s \$350k and \$550k)												\$1,000,000
	Estim	nated Claims IBNR	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)	(\$5,255,000)
		Net Fund Balance	\$22,757,718	\$22,680,136	\$22,602,554	\$22,524,972	\$22,447,390	\$22,357,807	\$22,280,225	\$22,202,643	\$22,125,061	\$22,047,479	\$21,969,897	\$22,892,315
	Ocal C 1	- / T-+-! F	4.5	4.5		4.5			4.5	4-	4.5	4-	4.5	4.5
		e / Total Expenses e / Total Expenses	4.5 3.5	4.5 3.5	4.5 3.5	4.5 3.5	4.5 3.4	4.5 3.4	4.5 3.4	4.5 3.4	4.5 3.4	4.5 3.4	4.5 3.4	4.5 3.5
	ivet rund Balanc	e / Total Expenses	3.5	3.5	3.5	3.5	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.5

Estimated One Month of Avg Expenses in 2025/26:

Estimated Net Fund Balance as of 6/30/26: \$22,892,315 Estimated Four Months of Avg Expenses in 2025/26: \$26,089,128 Difference:

(\$3,196,814)

\$6,522,282

Fresno City Employees Health and Welfare Trust Contribution Rate Scenarios For Contributions beginning July 1, 2025

Exhibit E (Presented at 1/9/2025 Trust Meeting)

		4 Months	Reserve			break Even at 3.6	Months Reserve	3 Months	s Reserve	5 Months	s Keserve
		Unencur	mbered ¹	Break Ever	(Dollars) ²	Unencun	nbered ¹	Unencui	mbered ¹	Unencui	mbered ¹
	Jul-24	4.8%	Additional	0.2%	Additional	3.3%	Additional	-5.0%	Additional	14.6%	Additional
	<u>Rate</u>	<u>Increase</u>	<u>Amount</u>	<u>Increase</u>	<u>Amount</u>	<u>Increase</u>	<u>Amount</u>	<u>Decrease</u>	<u>Amount</u>	<u>Increase</u>	<u>Amount</u>
<u>Active</u>											
Health + Dental	\$1,500	\$1,573	\$73	\$1,503	\$3	\$1,549	\$49	\$1,426	(\$74)	\$1,720	\$220
Regular Retiree											
Health + Dental	\$1,500	\$1,573	\$73	\$1,503	\$3	\$1,549	\$49	\$1,426	(\$74)	\$1,720	\$220
Dental Only	\$111	\$117	\$6	\$112	\$1	\$115	\$4	\$106	(\$5)	\$128	\$17
Health	\$1,389	\$1,456	\$67	\$1,391	\$2	\$1,434	\$45	\$1,320	(\$69)	\$1,592	\$203
Medicare Supplement											
Health	\$709	\$744	\$35	\$711	\$2	\$733	\$24	\$674	(\$35)	\$813	\$104
Health + Dental	\$820	\$861	\$41	\$823	\$3	\$848	\$28	\$780	(\$40)	\$941	\$121
(This rate is for the Medicare Supplement retiree only.											
To add a Spouse, the rate is 2x the above rate)											
Non-Medicare Retiree											
Health	\$1,675	\$1,756	\$81	\$1,679	\$4	\$1,730	\$55	\$1,592	(\$83)	\$1,921	\$246
Health + Dental	\$1,786	\$1,873	\$87	\$1,791	\$5	\$1,845	\$59	\$1,698	(\$88)	\$2,049	\$263

¹ Net of Stop Loss Reserves, Estimated Stop Loss Claims (Between \$350k and \$550k), and Estimated Claims IBNR

244

²Receipts Over Disbursements

^{**} All Dollar amounts are rounded to the next whole dollar.

Fresno City Employees Health and Welfare Trust Contribution Rate History

Exhibit F

(Presented at 1/9/2025 Trust Meeting)

	July 1, 2024	July 1, 2023	July 1, 2022	July 1, 2021	July 1, 2020	July 1, 2019	July 1, 2018	July 1, 2017	July 1, 2016	July 1, 2015	July 1, 2014	July 1, 2013	July 1, 2012	July 1, 2011
	Contribution													
	<u>Rate</u>	Rate	<u>Rate</u>	<u>Rate</u>	Rate Page 1	Rate	<u>Rate</u>							
<u>Active</u>														
Health + Dental	\$1,500	\$1,428	\$1,350	\$1,350	\$1,350	\$1,290	\$1,240	\$1,200	\$1,176	\$1,176	\$1,084	\$1,084	\$985	\$985
(per family)	5.0%	5.8%	0.0%	0.0%	4.7%	4.0%	3.3%	2.0%	0.0%	8.5%	0.0%	10.0%	0.0%	8.1%
Regular Retiree														
Health + Dental	\$1,500	\$1,428	\$1,350	\$1,350	\$1,350	\$1,290	\$1,240	\$1,200	\$1,176	\$1,176	\$1,084	\$1,084	\$985	\$985
Dental Only	\$111	\$105	\$99	\$99	\$99	\$95	\$91	\$88	\$86	\$86	\$79	\$79	\$72	\$72
Health	\$1,389	\$1,323	\$1,251	\$1,251	\$1,251	\$1,195	\$1,149	\$1,112	\$1,090	\$1,090	\$1,005	\$1,004	\$913	\$913
(per family)	5.0%	5.8%	0.0%	0.0%	4.7%	4.0%	3.3%	2.0%	0.0%	8.5%	0.0%	10.0%	0.0%	8.1%
Medicare Supplement														
Health + Dental	\$820 *	\$780 *	\$737 *	\$737 *	\$737 *	\$705 *	\$678 *	\$656 *	\$643 *	\$643 *	\$592 *	\$592 *	\$534 *	\$534 *
Health	\$709 *	\$675 *	\$638 *	\$638 *	\$638 *	\$610 *	\$587 *	\$568 *	\$557 *	\$557 *	\$513 *	\$513 *	\$462 *	\$462 *
(per person)	5.1%	5.8%	0.0%	0.0%	4.5%	4.0%	3.4%	2.0%	0.0%	8.6%	0.0%	10.9%	0.0%	9.9%
* EGWP participation required														
Non-Medicare Retiree														
Health + Dental	\$1,786	\$1,700	\$1,606	\$1,606	\$1,606	\$1,535	\$1,476	\$1,429	\$1,401	\$1,401	\$1,291	\$1,291	\$1,174	\$1,174
Health	\$1,675	\$1,595	\$1,507	\$1,507	\$1,507	\$1,440	\$1,385	\$1,341	\$1,315	\$1,315	\$1,212	\$1,212	\$1,102	\$1,102
(per family)	5.1%	5.9%	0.0%	0.0%	4.6%	4.0%	3.3%	2.0%	0.0%	8.5%	0.0%	10.0%	0.0%	8.9%

Annualized Trend as of July 1, 2024	
3-Year:	3.6%
5-Year:	3.1%
10-Year:	3.3%



Memorandum

To: Board of Trustees

Fresno City Employees Health & Welfare Trust

From: Joseph Feliciani, Pharmacy Benefits Consultant

Date: December 26, 2024

Re: OptumRx Price Edge Amendment

The Pharmacy Benefits Consulting Practice at Rael & Letson was notified by OptumRx of a change to the standard benefit offering for all OptumRx customers, this change is the standardization of the OptumRx Price Edge program. After consulting with OptumRx, we have been asked to obtain a signature for this program change.

More about Price Edge:

Price Edge is a prescription drug tool that seamlessly compares available direct-to-consumer pricing for traditional generic drugs with insurance pricing to ensure members always get the lowest prescription drug price. Compared to most direct-to-consumer prescription drug prices, Optum Rx already offers a lower price nearly 90% of the time and Price Edge ensures a competitive consumer price on generic drugs with every transaction. Price Edge scans available prices and automatically provides the lowest available pricing to the member. If there is a lower cost to the member outside of their insurance benefit, Price Edge automatically applies that price. Unlike other direct-to-consumer pharmacy solutions or cash market pricing, transactions initiated through Price Edge count toward the member's deductible and out-of-pocket maximum. Plan sponsors also do not incur additional administrative fees for implementing Price Edge and their members automatically access the tool within their plan at no cost. Additionally, by capturing all transactions within the member benefit, Price Edge maintains continuity of safety protocols and safeguards against contraindications between medications.

Given the nature of the program and its value to lower drug costs for Fresno City Employees we suggest executing the attached amendment. We have verified that this is not a reduction in benefits.

JF/RL

Enclosure

cc: Tom Georgouses
Diana Cavazos
Michael Moss, Esq.
Andrew Desa
David Broome

PRICE EDGE FOR COVERED AND NON-COVERED DRUGS ADDENDUM

Effective as of January 1, 2025_("Addendum Effective Date"), OptumRx, by and through its affiliates, shall make available to Client for the benefit of its Members the Price Edge for Covered and Non-Covered Drugs (collectively, "Services") as set forth below. In the event of a conflict between the terms and conditions in the Agreement and this Addendum, the terms and conditions of the Addendum shall control as they relate to Price Edge Services.

- 1. **DEFINITIONS.** Unless otherwise defined in this Addendum, capitalized terms used in this Addendum will have the meanings assigned to them in the Agreement. Any terms that are defined in this Addendum and in the Agreement shall have the meaning given to them in this Addendum solely for purposes of this Addendum.
 - 1.1. "Member Cost Sharing Amount" means the coinsurance, copay, or other cost-sharing amount that a pharmacy may collect from a Member for Covered Prescription Services in accordance with the Member's Benefit Plan.
 - 1.2. "Price Edge Price List" means the list developed and maintained by OptumRx, of certain prescription drugs with pricing informed by the market for consumer off-benefit prescription drug claims, including the Optum Perks direct-to-consumer prescription discount program or successor thereto operated by OptumRx through its affiliates. The Price Edge Price List is subject to periodic review and modification by OptumRx, in its sole discretion.
 - 1.3. "Usual and Customary Charge" or "U&C" means the price, including all applicable customer discounts that a cash paying customer pays a Network Pharmacy for Prescription Drugs as reported to OptumRx by the Network Pharmacy.
 - 1.4. Non-Covered Drugs" are prescription drugs on the Price Edge Price List dispensed by a pharmacy to a Member for which no coverage is provided under the Member's Benefit Plan.

2. DESCRIPTION OF PRICE EDGE SERVICES.

- 2.1. Price Edge for Covered Drugs. For prescription drugs on the Price Edge Price List, OptumRx will make available to Members services through which Members may utilize their existing prescription drug identification cards to access additional savings associated with off benefit discount pricing (where applicable) for prescription drugs covered by Client's Plan Specifications dispensed at Network Pharmacies ("Price Edge for Covered Drugs"). Notwithstanding anything to the contrary in the Agreement, utilizing Price Edge for Covered Drugs, Members will pay 100% of the lower of: (i) Member Cost-Sharing Amount under: (a) the Client contracted rate, plus dispensing fee; (b) the non-contracted rate, plus dispensing fee or (c) the pharmacy's Usual and Customary charge for the product, and (ii) 100% of the applicable price from the Price Edge Price List plus the applicable dispensing fee. Price Edge for Covered Drugs is for prescription drugs only. Price Edge Services are not available to Members participating in Medicaid Plans. No rebate guarantees or financial guarantees will apply, except claims processed through Price Edge for Covered Drugs will be reconciled with any applicable guarantees for prescription drugs.
- 2.2. Price Edge for Non-Covered Drugs. For prescription drugs on the Price Edge Price List, OptumRx will make available to Members services through which Members may utilize their existing prescription drug identification cards to access negotiated pricing (where applicable) for certain prescription claims for prescription drugs which are not covered by Client's Plan Specifications and are dispensed at Network Pharmacies ("Price Edge for Non-Covered Drugs"). Members will be responsible for paying the full (discounted, if applicable) price of the drug, including any dispensing fees or other applicable fees at the point of sale. Claims processed through Price Edge for Non-Covered Drugs are excluded from any reporting obligations and any discount or rebate, reconciliation, or other pricing commitments set forth in the Agreement.

3. TERM AND TERMINATION.

- 3.1. **Term.** Services will commence on the Addendum Effective Date and continue until terminated in accordance with this Addendum. Termination of the Agreement shall operate to terminate the Services.
- 3.2. Termination for Convenience. A Party may terminate the Services for convenience on written notice provided to the other Party no later than thirty (30) days prior to the effective date of termination. Termination of one Price Edge program component shall result in termination of all Price Edge Services. This termination for convenience right applies solely to Price Edge Services and does not affect any other services offered under the Agreement.
- 3.3. **Effect of Termination.** If Price Edge Services are terminated as a result of breach by either Party, each Party shall retain all rights and remedies under the Agreement, and applicable law.

4. GENERAL TERMS.

- 4.1. **Non-payment by Members**. If any Member fails to meet any Member payment obligations at the point of sale, then such Member will be unable to utilize Price Edge Services.
- 4.2. **Disclosure of Fees.** Although Optum Rx agrees not to charge any fee, administrative fee or otherwise, for these Price Edge Covered or non-Covered Drugs claims, or as compensation for administering the Price Edge Services, OptumRx, its affiliates, subcontract service providers, brokers, consultants, and administrators, may receive and retain fees, proceeds, and/or other revenues in connection with Price Edge Services.
- 1.1. Incentives. Only OptumRx, its affiliates, or their contracted service providers, and not Client, shall retain exclusive rights to all program data and marketing incentives, rebates or discounts from manufacturers, and any fees which may be payable in connection with or derived from Price Edge for Non-Covered Drugs or its Claims, if any.
- 1.2. **Member Notification.** Client shall be responsible for communicating to Members with respect to services available under the Price Edge program and also upon termination.
- 1.3. **Regulatory Notification.** Client shall promptly notify OptumRx of all inquiries from federal or state governmental departments, attorneys, Members, or other persons alleging a complaint related to Price Edge Services and provide to OptumRx any applicable documentation.
- 1.4. **Compliance with Law**. Each Party is responsible for ensuring its compliance with any laws applicable to the provision and receipt of Price Edge Services.

[signature page follows]

The undersigned duly authorized representatives have executed this Addendum as of the date indicated below.

Fresno City Employees Health and Welfare Trust	OptumRx, Inc.
Ву:	Ву:
Name:	Name:
Title:	Title:
Date:	Date:
Ву:	-
Name:	-
Title:	_
Date:	<u>-</u>

Agreement Number: 01407174.0

MEMORANDUM

To: Board of Trustees

Fresno City Employees Health & Welfare Trust

From: Kim Jackson, Trustee and Michael E. Moss, Legal Counsel

Date: December 17, 2024

Re: Restated Trust Agreement

The current rules governing the operation of the Trust are contained in a series of documents created primarily between 1972 and 1987, along with a few modifications thereafter. The result is a Trust Agreement that is difficult to follow, sometimes internally inconsistent and fails to address a number of issues that have become relevant during the past 35 years.

Accordingly, Trustee Kim Jackson and Legal Counsel Michael Moss were tasked with creating a first draft of a Restated Trust Agreement for review by the Board. The attached document is that first draft.

We concluded that simply redlining the original documents was impossible. Instead, we have utilized a more modern, up to date template for jointly-trusteed employee benefit trusts as our starting point. We have incorporated clauses from the old documents that seemingly have withstood the test of time, particularly those that address issues particular to the FCEHT.

We have added redlined notes/questions regarding issues that we believe require input from the Full Board, interested members of the public, etc. before a draft is finalized.

Note that the bargaining parties created the original Trust; only they can Restate the Trust Agreement. The FCEHT's role will be to provide a form of Restated Trust Agreement that the Board can comfortably recommend to the bargaining parties for their consideration.

Issues such as whether to actually Meet and Confer, what a Restated Trust Agreement might ultimately look like, etc. are solely within the purview of the bargaining parties. However, we do recommend that representatives of the Trust and/or Plan Professionals be made available if the bargaining parties believe it might facilitate reaching a mutually acceptable Restated Trust Agreement.

This draft will be placed on the Agenda of a future Trust Meeting for discussion and "Action as Required".

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

Restated Trust Agreement

(Date)

ADD TABLE OF CONTENTS

RECITALS:

WHEREAS, the Fresno City Employees Health & Welfare Trust Agreement (hereinafter sometimes referred to as "Trust Agreement") was entered into dated November 15, 1972 pursuant to negotiations between the City of Fresno (hereinafter sometimes referred to as "City") and Bargaining Associations (hereinafter sometimes referred to as "Unions") representing various groups of Fresno City employees, and

Whereas, the Trust Agreement has from time to time thereafter been amended, and

Whereas, the Trust Agreement provides that it may be amended by written agreement between the City and a majority of the then signatory Unions/Bargaining Associations representing City employees, and,

Whereas, the parties hereto desire to revise, replace and restate in its entirety said Trust Agreement,

NOW THEREFORE, in consideration of the terms and conditions contained herein, the parties agree as follows:

ARTICLE I

DEFINITIONS:

SECTION 1. The term "Memorandum of Understanding" means any written Memorandum of Understanding approved and entered into by the Fresno City Council which provides for payment by the City of Fresno into a Trust for the purpose of maintaining a health and welfare plan for the benefit of City Employees, Retirees and others, along with their dependents.

SECTION 2. The term "Union" and "Bargaining Association" both mean any employee organization which has been formally recognized by the City and which has executed any Memorandum of Understanding and which is currently representing employees pursuant to such recognition.

SECTION 3. The term "Represented Employee" means any City employee represented by a Bargaining Association and for whom payments into the Trust are being made under a Memorandum of Understanding and any local officers, employees or representatives of a Bargaining Association for whom, with the approval of the Bargaining Association and the Board of Trustees, payment is made into this Trust in an equitable and reasonable amount monthly as determined by the Board of Trustees.

SECTION 4. The term "Unrepresented Employees" means any employee not represented by a Bargaining Association or not covered by a Memorandum of Understanding for whom payments into the Trust are being made.

SECTION 5. The term "Health and Welfare Plan" means the detailed basis on which health, welfare or similar benefits are to be provided as determined from time to time by the Board of Trustees. Said Plan's terms shall be set forth in a Plan Booklet.

SECTION 6. The term "Eligible" means any person who meets the eligibility requirements for benefits as determined from time to time by WHO MAKES THIS DETERMINATION?

SECTION 7. The term "Board of Trustees" or "Board" means the Trustees of the Fresno City Employees Health Trust when acting in such capacity.

SECTION 8. The term "City" means the City of Fresno, California.

SECTION 9. The term "Trust", "Fund" and "Trust Fund" means the entity established pursuant to the terms of this Trust Agreement.

SECTION 10. The term "Trust Agreement" shall mean this agreement under which this Trust is created and maintained and shall include any and all properly adopted amendments.

SECTION 11. The term "Employer Contributions" shall mean the payments made, or to be made to the Trust on behalf of Represented Employees, Unrepresented Employees or Bargaining Association Employees.

Commented [KJ1]: Isn't this based upon the Plan Document's requirements? Under General Provisions there is a complete section on Eligibility. "Each covered employee, as defined in the Trust Agreement shall become eligible..."

Commented [KJ2R1]: To discuss with Committee/Board/TPA/Phillip

ARTICLE II

ESTABLISHMENT OF TRUST

Section 1. The parties hereby establish hereunder the Fresno City Employees Health and Welfare Trust (originally known as the City of Fresno Health and Welfare Trust), a Trust for the sole and exclusive purpose of creating and administering a Health and Welfare Plan for designated beneficiaries.

The Trust Fund Assets (hereafter sometimes referred to as "Trust Assets") established by this Trust Agreement shall include, but not be limited to all payments required to be made into the Trust by any Memorandum of Understanding, made pursuant to order of the Fresno City Council, made by any Union/Bargaining Association or made by any beneficiary as the Board of Trustees or a Memorandum of Understanding may require, as well as all interest, income and other returns thereon of any kind whatsoever.

Section 2. The Trust shall have its principal office in the City of Fresno at such place as the Board of Trustees may from time to time designate.

Section 3. No employee, dependent, Bargaining Association or any other person or entity shall be entitled to receive all or any part of the payment or contributions made or required to be made into the Trust in lieu of the benefits or any of them provided by the Health and Welfare Plan maintained by the Trust. Neither the City, any Bargaining Association, employee, dependent or other person or entity shall have any right, title or interest in the assets of the Trust except as specifically provided in this Trust Agreement. No part of the Trust's assets shall revert to the City, Bargaining Associations, employees, retirees or dependents of any of them except as provided herein.

Section 4. No part of the Trust Assets, nor any benefit shall be subject in any manner to the debts, contracts, or liabilities of any other Person or entity or be subject in any manner to anticipation alienation, sale, transfer, assignment, pledge, encumbrance or charge by any Person; provided, however, that the Trustees may from time to time establish a procedure whereby any employee, retiree or dependent may direct that benefits due said employee or dependent be paid to a service provider.

Section 5. The Trust shall not carry on any activities not permitted to be carried on (I) by an organization exempt from Federal Income Tax under Section 501(c) (3) of the Internal Revenue Code (or corresponding section of any future Federal Tax Code), or (ii) by an organization, contributions to which are deductible under Section 170 (c) (2) of the Internal Revenue Code (or corresponding section of any future Federal Tax Code).

Section 6. The City shall not be liable to make payments into the Trust or be under any other liability to the Trust or with respect to the Health and Welfare Plan, other than as required by a Memorandum of Understanding and in no event shall it be liable or responsible for any portion of any payment due from any other source.

Section 7. The City, any Bargaining Association, any employee or dependent shall not be liable or responsible for any debts, liabilities or obligations of the Trust.

Section 8. Contributions and other payments due to the Trust shall be due and payable in a manner, time and place as the Board of Trustees shall designate from time to time. Nothing in this Section 8 shall inure to the benefit of any third-party insurance company, network manager, health care provider or other entity.

ARTICLE III

BOARD OF TRUSTEES

Section 1. The Trust shall be administered by a Board of Trustees which shall consist of three (3) Trustees appointed by the Chief Administrative Officer of the City of Fresno (hereafter sometimes referred to as Employer Trustees) and one (1) Trustee appointed by each Bargaining Association which has entered into a Memorandum of Understanding with the City of Fresno (hereinafter sometimes referred to as Employee Trustees). The Employer Trustees shall be designated in writing by the City's Chief Administrative Officer. Only employees or elected officials of the City of Fresno shall be eligible to serve as Employer Trustees. No person who is a member of an employee unit represented by a Bargaining Association shall be designated as an Employer Trustee. Only current employees of the City of Fresno or a Bargaining Association are eligible to serve as Employee Trustees. The Employee Trustees shall be designated in writing by the authorized elective officer of each Bargaining Association. The current Bargaining Associations as of the effective date of this Trust Agreement are: List all Bargaining Associations currently signatory to the Trust Agreement.

All Trustees and successor Trustees shall sign this Trust Agreement or any amendment thereto, or any counterpart thereof and such signature upon delivery to the Board shall constitute their acceptance of office and agreement to act under and be subject to the terms and conditions of the Trust Agreement and any amendment or amendments thereof.

SECTION 2. The Trustees shall elect a Chair and a Vice-Chair to serve for such period as the Board shall determine. When the Chair is selected from among the Employer Trustees, the Vice-Chair shall be selected from among the Employee Trustees, and vice versa.

SECTION 3. Each Trustee shall serve until replaced as described hereinbelow or their resignation, death or inability to serve, which ever first occurs. (Note the 2-year term proviso is eliminated in this draft).

SECTION 4. A Trustee may resign at any time by service written notice of such resignation upon the Chair or Vice-Chair of the Board at least thirty (30) days prior to the date on which such resignation is to be effective.

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Commented [KJ3]: Or maybe we use some language that states: All City approved Bargaining Associations now and in the future. Or something like that

Commented [KJ4]: Or do we say: All current and future Bargaining Associations approved by the City Council

Commented [KJ5]: Or say "All current and future Bargaining Associations approved by City Council

SECTION 5. A Trustee may be removed from office at any time for any reason by the party which appointed said Trustee in the manner in which the initial appointment was made. Such appointment shall be in writing, signed and delivered as is provided in this Article III.

ARTICLE IV

FUNCTIONS AND POWERS OF BOARD OF TRUSTEES

SECTION 1. The Board shall have the power and duty to administer the Trust and maintain a Health and Welfare Plan for the sole and exclusive benefit of designated employees, retirees, Bargaining Association employees and beneficiaries as well as their dependents. The schedule of benefits and the detailed basis on which benefits are to be paid shall be set forth by the Board in a written Plan Booklet approved by the Board and publicly available.

The Board may from time to time amend, modify or add to the Health and Welfare Plan, the schedule of benefits and the detailed basis on which Health and Welfare benefits are to be paid, which amendments, modifications or additions shall be set forth in a written document approved by the Board and incorporated in the Plan Booklet on an annual basis.

The Board shall have all general and incidental powers and duties appropriate for the performance of such functions, including without limitation of the foregoing, the powers and duties listed in the following paragraphs.

The Board shall have the power to claim, demand, collect, receive, sue for and hold all payments of money due the Trust and shall deposit all such payments collected or received by the Trust in an account, in the name of the Trust in such bank or banks as the Board shall from time to time determine or in an account established and maintained by the Controller of the City of Fresno, who shall control the account under the direction of the Board.

The Board shall have the power to enter into contracts or procure insurance policies necessary to place in effect and maintain the Health and Welfare Plan, to terminate, modify or renew any such contracts or policies subject to the provisions of the Health and Welfare Plan, to contract with the City where appropriate to maintain a Health and Welfare Plan and to exercise any and all rights and benefits granted to the Board or the Trust by any such contracts or policies. Any such contract shall be executed in the name of the Trust and any such policy shall be procured in the name of the Trust.

The Board shall have the power to establish and accumulate such reserve funds as may be adequate to provide for the maintenance in effect of a Health and Welfare Plan as well as to defray administrative expenses and other obligations. For emphasis, effective prior to the execution of this Restated Trust Agreement and remaining in full force and effect until revised by the Board of Trustees is a four (4) month unrestricted reserve as established annually by the Board of Trustees or in the absence of Board of Trustees agreement by the Plan Health Consultant/Actuary. (Note: Should this rule be

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incorporated in the document or should it remain as a Side Agreement between the Meet and Confer Parties?)

The Board shall have the power to contract for the provision of services reasonably necessary in connection with the administration of the Trust and the Health and Welfare Plan, as well as the power to employ or retain such executive, consultant, administrative, clerical, account, legal personnel and other employees or independent contractors as the Board deems reasonably necessary in connection with said administration.

The Board shall have the power to incur and pay out of Trust Assets any expense reasonably incidental to the administration of the Trust or the Health and Welfare Plan. All monies paid into the Trust shall be applied to the payment of benefits or to defray the reasonably incurred expenses of providing same and/or administering the Trust.

The Board shall have the power to compromise, settle or release claims or demands in favor of or against the Trust on such terms and conditions as the Board may deem in its full discretion as desirable.

The Board shall have the power to invest and reinvest from time to time such portion of the Trust's assets as are not required for current expenditures and charges in securities in which the Controller of the City is permitted to invest. So long as the Trust Assets are deposited with the Controller of the City of Fresno, the Board may delegate the responsibility to said individual to make such investment decisions within the parameters of the securities in which the Controller is permitted to invest by the City of Fresno.

The Board shall have the power from time to time adopt rules and regulations for the administration of the Health and Welfare Plan which are not inconsistent with the terms and conditions of this Trust Agreement.

SECTION 2. The Board of Trustees shall procure fidelity bonds for each Trustee or other person (other than the Controller of the City) authorized to receive, handle, deal with or draw upon Trust assets for any purpose whatsoever. Said fidelity bonds shall be in such amounts and from such sources as the Board may determine is prudent. The cost of such bonds shall be paid out of Trust Assets. The Board shall also procure a Fiduciary Liability Insurance Policy naming as Insureds. each Trustee and/or any other person who exercises discretionary control over the activities and actions of the Trust. The cost of such insurance shall be paid out of Trust Assets. However, any premiums for non-recourse policy riders shall not be paid from Trust assets.

SECTION 3. All checks, drafts, vouchers, wire transfers, electronic payments or other withdrawals of money from the Trust shall be signed by (WHO HAS SIGNATORY AUTHORITY?)

SECTION 4. The Board shall maintain suitable and adequate records of and for the administration of the Trust and the Health and Welfare Plan. The Board may require the City, any Bargaining Association, employee or other beneficiary to submit to it any information, data, report or documents reasonably relevant to and suitable for the purposes of such administration. Upon notice in writing from the Board, the City shall permit a representative or representatives of the Board to enter upon City premises during business hours at a reasonable time or times to examine and copy such books, records, papers or reports

Commented [KJ6]: Investments need to be discussed

Commented [KJ7]: Phil Musson????

as may be necessary to determine whether the City is making full and prompt payment of all sums required to be paid to the Trust.

SECTION 5 The books and records of the Trust shall be audited annually by a Certified Public Accountant selected by the Board Trustees. Alternatively, the Board may delegate said annual audit to the then Independent Auditor assigned the responsibility of auditing the books and records of the City of Fresno.

Commented [KJ8]: What books and records?
HealthComp? Investments held by Finance? All the

ARTICLE V

PROCEDURE OF BOARD OF TRUSTEES

SECTION 1. The Board shall determine time and place of its regular periodic meetings. Either the Chair or the Vice Chair or any five members of the Board of Trustees may call a special meeting of the Board of Trustees by giving written notice to all other Trustees of the time and place of such meeting at least five days before the date set for the meeting. Any such notice of special meeting shall be sufficient if sent by first class mail to each Trustee at their address as shown in the records of the Board or by email at the email address as shown in the records of the Board may take any action at a special meeting as it may take at a regular meeting. Any meeting at which all Trustees are present or concerning which all Trustees have waived notice in writing shall be a valid meeting without giving of such notice. However, all regular or special meetings must be conducted in accordance with the Open Meeting laws of the State of California. Said compliance shall include, but is not limited to proper and timely public notice, recordation and other record keeping of proceedings and open access to any interested member of the public.

SECTION 2. A quorum is necessary to convene a meeting. A quorum shall consist of at least two (2) Employer Trustees and three (3) Employee Trustees. All Employer Trustees present shall be entitled to one (1) vote collectively. All Employee Trustees present shall be entitled to one (1) vote collectively. The Employer Trustees shall by vote among the Trustees present, determine how their single vote will be cast. The Employee Trustees shall determine how their single vote will be case by voting among those Trustees present (THE CURRENT PRACTICE HAS BEEN TO REQUIRE UNANIMITY FROM EACH SIDE-SHOULD THIS BE CHANGED SO THAT A DEADLOCK BY EITHER EMPLOYER OR EMPLOYEE TRUSTEES EQUALS AN ABSENTION?).

SECTION 3. All meetings of the Board of Trustees shall be held at the Trust's principal office unless another place is designated from time to time. (SHOULD THIS BE CHANGED TO FRESNO CITY HALL?)

SECTION 4. Arbitration (DOES THE BOARD WANT TO ADD AN ARBITRATION PROVISION TO THE TRUST AGREEMENT?

ARTICLE VI

GENERAL PROVISIONS APPLICABLE TO TRUSTEES

SECTION 1. No Trustee, Trust Employee or contracted Plan Professional shall be liable or responsible for their own acts or non-action or for any acts or defaults of any other party except to the extent liability is imposed by applicable state or federal law. The Trustees, Trust Employees and Plan Professionals to the extent permitted by state or federal law shall incur no liability in acting upon any instrument, application, notice, request, signed letter, email or document believed by them to be genuine and to contain a true statement of facts, and to be signed by the proper person.

SECTION 2. The Trustees may from time to time consult with the Trust's legal counsel, Third Party Administrator, Health Care Consultants, network providers and any other professionals; to the extent permitted by state and federal law, the Trustees shall not be held liable for their reasonable and good-faith reliance upon the advice of such professionals.

SECTION 3. To the extent permitted by applicable state and federal law, no Trustee shall in any way be liable or responsible for anything done or committed in the administration of the Trust prior to the date said Trustee became a Trustee or subsequent to their service as such. To the extent permitted state and federal law, no Trustee. Trust Employee, Plan Professional or Third-Party Administrator shall be personally liable for any liabilities or debts of the Trust, nor for the inability of the Trust to fulfill any contract or obligation; all liabilities and obligations of the Trust shall be paid by the Trust itself. The Trust shall exonerate, reimburse, and save harmless the Trustees individually and collectively against any and all liabilities and reasonable expenses arising out of the Trusteeship, save and except as to each individual Trustee, only such liabilities and expenses as may arise out of said Trustee's willful misconduct or gross negligence.

SECTION 4. Neither the City, nor any Bargaining Association nor any individual Trustee shall be responsible or liable for:

- a. The validity of this Trust Agreement or the Health and Welfare Plan, or
- b. The form, validity, sufficiency or effect of any contract or policy for health and welfare benefits which may be entered into, or
- c. Any delay occasioned by any restriction or provision in this Trust Agreement, the Health and Welfare Plan, the rules and regulations of the Board issued hereunder, any contract or policy procured in the course of the administration of the Health and Welfare Plan or the Trust, or
- d. Any delay occasioned by any other proper procedure in such administration; or

e. The making or retention of any deposit or investment of the Trust Assets, or any portion thereof, or the disposition of any such investment or the failure to make any investment of the Trust Assets or any portion thereof, or any loss or diminution of the Trust Assets, except as to the particular person involved, such loss as may be due to the gross negligence or willful misconduct of such person.

SECTION 5: Neither the City nor any Bargaining Association shall be liable in any respect for any of the obligations or acts of the Board or any Trustee because said Trustee or Trustees is in any way associated with the City or such Bargaining Association.

SECTION 6. Any Trustee who resigns or is removed from their position as Trustee shall forthwith turn over to the Chair or Vice Chair of the Board any and all records, books, documents, monies and other property in their possession or under their control which belong to the Board or the Trust or which were received by said Trustee in their capacity as such Trustee.

SECTION 7. The name "Fresno City Employees Health and Welfare Trust" may be used to designate the Trustees collectively and all instruments may be affected by the Board of Trustees in such name.

ARTICLE VII

GENERAL PROVISIONS

SECTION 1. Subject to the provisions of any applicable Memorandum of Understanding, the rights and duties of all parties, including the City, any Bargaining Association, the employees, retirees, dependents, other participants and the Trustees shall be governed by the provisions of this Trust Agreement and the Health and Welfare Plan, including any insurance or other contracts entered into with third parties pursuant to said Trust Agreement or Plan.

SECTION 2. No person or entity that has verified that they are dealing with the duly appointed Trustees, or any of them shall be obligated to see to the application of any monies or property of the Trust or to see that the terms of this Agreement have been complied with or to inquire as to the necessity or expediency of any act of the Board. Every instrument executed by the Board or by its direction shall be conclusive in favor of every person who relies on it that at the time of the delivery of the instrument this Trust Agreement was in full force and effect, that the instrument was executed in accordance with the terms and conditions of this Trust Agreement and that the Board was duly authorized to execute the instrument or direct its execution.

SECTION 3. No employee or other beneficiary or dependent shall have any right or claim to benefits under the Health and Welfare Plan, except as specified in the Plan Booklet, as amended from time to time, or any insurance policy or other contract entered into or signed on behalf of the Board of Trustees pursuant to this Trust Agreement. Any dispute as to the eligibility, type, amount or duration of benefits

under any such Plan, insurance policy and other contract shall be decided first administratively and finally by the Board of Trustees. To the fullest extent permitted by applicable state and federal law, the Board of Trustees shall have the final authority to resolve such issues and reserves the full discretion to make its decision thereon. Its decision shall be final and binding upon all parties thereto. To the fullest extent permitted by such applicable state and federal law, no action may be brought for benefits provided under the Health and Welfare Plan or otherwise by the Trust or to enforce any right thereunder until after the claim therefore has been submitted to and determined by the Board of Trustees. Thereafter, the only action which may be brought is one to enforce the decision of the Board. Neither the City, any Bargaining Association nor any individual Trustees shall be personally liable for the failure or omission for any reason to pay any benefits under the Health and Welfare Plan.

SECTION 4. If any provision of this Trust Agreement, the Health and Welfare Plan, the rules and regulations made pursuant thereto or any step in the administration of the Trust or the Health and Welfare Plan is held to be illegal or invalid for any reason, such illegality or invalidity shall not affect the remaining portions of the Trust Agreement, the Plan or the rules and regulations established thereunder unless such illegality or invalidity prevents accomplishment of the objectives and purposes of the Trust Agreement and the Health and Welfare Plan. In the event of such holding, the necessary steps to remedy any such defects shall be taken immediately.

SECTION 5. Any notice required to be given under the terms of this Trust Agreement shall be deemed to have been duly served if delivered personally to the person to be notified in writing, mailed by regular mail to such person at their last known address as shown in the records of the Trust or sent via email to such person at the last known email address as shown in the records of the Trust.

SECTION 6: All books, records, papers, reports, documents or other information obtained with respect to the Trust or its Health Plan shall be confidential and shall not be made public except as is required by State or Federal transparency laws, including but not limited to the Ralph M. Brown Act. Notwithstanding the foregoing, individual Participant privacy rights created by State and Federal Law, including but not limited to HIPAA and the HITECH Act shall be observed at all times.

ARTICLE VIII ELIGIBILITY

SECTION 1. All current Employees employed pursuant to a Memorandum of Understanding requiring a City contribution to the Trust on their behalf shall be eligible for participation in the Health and Welfare Plan along with their Dependents.

SECTION 2. All persons not included pursuant to a Memorandum of Understanding shall be excluded from participation in the Health and Welfare Plan. However, subject to terms and conditions the Board

Commented [KJ9]: Section 4 of the 1972 Agreement states" All questions pertaining to this Agreement, the Fund or the Health and Welfare Plan, and their validity, administration and construction, shall be determined in accordance with the Charter and ordinances of the City and the laws of the State of California

Commented [KJ10]: Section 6 in the 1972 Agreement states: "Except to the extent necessary for the proper and lawful administration of the Fund or the Health and Welfare Plan, all books, records, papers, reports, documents, or other information obtained with respect to the Fund or the Plan shall be confidential and shall not be make public or used for any other purposes. Nothing in this Section shall prohibit the preparation and publication of statistical data and summary reports with respect to the operations of the Fund and the Plan"

Commented [KJ11R10]: Create Section 6Subject to Open Meeting Laws sand HIPPA Laws

establishes therefor, if the City provides a contribution for an Unrepresented Employee or arranges for a payroll deduction for such contribution, that person shall be eligible for participation in the Health Plan along with their Dependents. Provided further that subject to terms and conditions the Board establishes therefor, if a Bargaining Association provides a contribution for one or more of its employees, said employee shall be eligible for participation in the Health Plan along with their Dependents.

SECTION 3: All retired former employees of the City shall be eligible for participation in the Health Plan along with their Dependents on terms and conditions the Board establishes therefore.

ARTICLE IX (DOES THE BOARD WANT TO RETAIN THE

CONCEPT OF SUB PLANS?

ARTICLE X- DO WE STILL NEED A METHOD OF

BECOMING PARTY TO THE TRUST?

ARTICLE XI-EFFECTIVE DATE, DURATION AND TERMINATION

Commented [KJ12]: Fix alignment

SECTION 1. This Restated Trust Agreement shall be effective immediately upon execution of it or any of its counterparts by the City and a majority of the Bargaining Associations currently having a Trust contribution included in its Memorandum of Understanding, and the Trustees currently appointed by said Bargaining Associations.

SECTION 2. This Restated Trust Agreement may be amended, modified or terminated at any time by mutual agreement between the City and a majority of the Bargaining Associations signatory to a Memorandum of Understanding requiring a City contribution to the Trust. However, any such termination shall not terminate any rights or duties under a Memorandum of Understanding unless such is expressly agreed to. Any particular provision concerning only a portion of the Bargaining Associations signatory to a Memorandum of Understanding may be changed by those signatories and the City by their agreement only without affecting provisions relating to other Bargaining Associations subject to a Memorandum of Understanding.

SECTION 3. In the event that the obligation of sources to make contributions shall terminate or upon any liquidation of the Trust, the Trustees shall apply the Trust assets to the purpose specified in Section 1 of Article II hereof, shall make provision for the payment of expenses incurred up to the date of termination and the expenses incidental to such termination, and arrange for a final audit and report of their transactions and accounts. Upon the disbursement of the entire Trust Assets, this Trust shall terminate.