

Fresno City Employees Health & Welfare Trust Agenda for the Regular Board Meeting

January 14, 2026

General Meeting 8:30 AM

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

Employer Trustees-City of Fresno
Georgianne White, Chairperson
Jennifer Misner, Trustee
TJ Miller, Trustee

Employee Trustees

Sam Frank, Vice Chairperson
Jeff La Blue, Trustee
Marc Anderson, Trustee
Eric Hoopingarner, Trustee
David Mendrin, Trustee
Steve McGary, Trustee
Wendy Norris-Gonzales, Trustee
Kim Jackson, Trustee
Keola Park, Trustee
Terri Hauschel, Trustee
Vacant, Trustee

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

Administrator

Thomas J. Georgouses, Esq. SVP-Legal

Legal Counsel

Michael E. Moss, Esq.

Consultants Rael & Letson

David Broome
Martin Fornataro

Roll Call 8:30 A.M.

1. Approval of Agenda**

Approve Agenda for January 14, 2026

⇒ 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 8, 2025 and December 16, 2025

b. Correspondence

i). Correspondence Dated October 8, 2025 From FPOA President Jeff La Blue
Appointing Marc Anderson as Trustee

c. Blue Shield of California

d. SimpleBehavioral

e. United HealthCare

f. OptumRx

- i). *Executive Summary and Comparative Executive Summary Commercial*
- ii). *Executive Summary and Comparative Executive Summary EGWP*
- g. **Delta Dental**
 - i). *Financial Reporting Package*
- h. **SimpleMSK**
 - i. **EyeMed**
 - j. **Teladoc**
 - k. **EPIC**
- l. **Body Scan International**
- m. **Hinge Health**
 - i). *Ratify Chairperson and Vice Chairperson’s Execution of Personify Health’s 13th Amendment Adding Hinge Health*
- n. **Gag Clause Attestation**
 - i). *Ratify Vice Chairperson’s Attestation Pertaining to Gag Clause*
- o. **Revised Board of Trustee and Appeal Committee Calendar for 2026**
- p. **Rael & Letson**
 - i). *Updated Memo Financial Status and Reserves*

5. General Calendar

- a. **Personify Health**
 - i). *Claim and Benefits Reports*
 - ii). *Specific Stop-Loss Reports*
 - iii). *Turnaround Time Reports*
 - iv). *Subrogation*
 - Review and Discuss*
 - v). *Personify Health HCOOnline Complaints*
 - Review and Discuss*
 - vi). *Employer Mandate Reporting -Personify Health 1094/1095 Process*
 - Review and Discuss Employer Mandate Reporting - Personify Health 1094/1095 Process*
 - vii). *Review of Vendor Contracts and Business Associates Agreements*
 - Review, Discuss and Approve Status of Vendor Contracts and Business Associates Agreements*
 - ⇨ *Action as required*
 - viii). *Dual Coverage Member Communication*
 - Review, Discuss and Approve Dual Coverage Member Communication*
 - ⇨ *Action as required*

b. Appeals

- i). 26-01

⇒ Action as required

c. International Foundation of Employee Benefit Plans Conference 2025

- i). *Discuss Attendance and Information From The International Foundation Employee Benefit Conference 2025*

d. International Foundation of Employee Benefit Plans Conference 2026

- i). *Review, Discuss and Approve Attendance For International Foundation Employee Benefit Conference 2026*

⇒ Action as required

e. Appointment of Secretary and Treasurer

- i). *Review and Discuss Responsibilities of Secretary and Treasurer*

⇒ Action as required

f. Hinge Health

- i). *Review, Discuss and Approve Roll Out Procedure and Member Communication*

⇒ Action as required

6. Consultant's Report

a. Vendor Rates and Submissions for 2026-2027 Fiscal Year

- i). *EyeMed*

Review, Discuss and Approve EyeMed Renewal

⇒ Action as required

- iii). *Personify Health*

Review, Discuss and Approve Personify Health Renewal

⇒ Action as required

b. Fiduciary Liability Policy

- i). *Review, Discuss and Approve Fiduciary Liability Policy*

⇒ Action as required

c. Elite Medical -Vaccinations/Screenings

- i). *Review and Discuss Results from 2025 Vaccination and Screening Event*

d. Delta Dental Access

- i). *Review and Discuss Delta Dental Access*

e. Physical, Occupational and Speech Therapy Out of State Access

- i). *Review and Discuss Physical, Occupational and Speech Therapy Out of State Access*

f. Medical Benefit Plan Design

- i). *Review and Discuss Medical Benefit Plan Design*

- g. Financial Projections for the 2026-2027 Fiscal Year
 - i). *Review and Discuss Financial Projections*
- h. Contribution Rates for the 2026-2027 Fiscal Year
 - i). *Review, Discuss, and Approve Contribution Rates for the 2025-2026 Fiscal Year*

7. Pharmacy Benefit Manager Consultant

8. Attorney's Report

- a. Fresno City Employee Health and Welfare Trust Agreement Revision
 - i). *Review, Discuss and Approve Revised Fresno City Employee Health and Welfare Trust Agreement*
⇒ *Action as required*
- b. Mental Health Parity and Addiction Equity Act (MHPAEA) and NQTL Analysis
 - i). *Review, Discuss and Approve Action Pertaining to New MHPAEA Regulations and NQTL Analysis by MedExpert*
⇒ *Action as required*

9. Board Meeting Schedule

⇒ *Action as required*

10. Future Agenda Items

11. 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 Personify Health 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 Personify Health 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 2, 2026 at 4:00 p.m.

Committee Members to Attend:

Eric Hoopingarner, Kim Jackson, Jennifer Misner



Park View Plaza
9 River Park Place East, Suite 220
Fresno, CA 93720

TELEPHONE (559) 499-2450
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MAILING ADDRESS
P.O. BOX 45018
FRESNO, CA 93718-5018

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST MINUTES OF THE REGULAR BOARD MEETING October 8, 2025

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 Georgette White at 8:45 A.M., Wednesday, October 8, 2025 via a Zoom webinar and in person at 2600 Fresno Street, Fresno, CA, Room 4017. A quorum was present including the following:

EMPLOYEE TRUSTEES PRESENT:

Sam Frank	Jeff LaBlue
Keola Park	Kim Jackson
Terri Hauschel	Eric Hoopingarner
Marc Anderson	David Mendrin
	Charles (Steve) McGary

EMPLOYEE TRUSTEES ABSENT:

Wendy Norris-Gonzalez

EMPLOYER TRUSTEES PRESENT:

Georgette White
Jennifer Misner
TJ Miller

OTHERS PRESENT

Personify Health
Tom Georgouses
Emily Cooper
Nikki Vang

Law Office of Michael E. Moss
Mike Moss

Rael & Letson

David Broome
Andrew Desa
Martin Fornataro

Benefits, COF

Phillip Carbajal
Sonia Farmer

Blue Shield
Linda Patron

Optum Rx
Carolyn Martinez
Amy Speakman
Nissa Osuna

FORCE

Cheri Detwiler

SimpleMSK/SimpleBehavioral

Joshua Oswald
Jeremy Oswald

EPIC
Sara Santana

EyeMed
Joyce Walling

Delta
Duab Xaochay

BSI
Bill Penzo

Hinge Health
Kristen Kelly

Trustee Replacement

Trustee Jeff LaBlue announced that Mr. Marc Anderson was the newly appointed FPOA Trustee.

Item 1 Approval of Agenda - A Motion was made by Vice Chairperson Sam Frank and Seconded by Trustee Keola Park to approve the agenda. The **Motion** was **unanimously approved**.

Item 2 Executive Session - None

Item 3 Public Discussion – None

Item 4 Consent Calendar – A Motion was made by Trustee Jeff LaBlue and Seconded by Trustee TJ Miller to approve the Consent Calendar. The **Motion** was **unanimously approved**.

Item 6 General Calendar

a. Personify Health

- i. **Claims and Benefits Reports** - Mr. Tom Georgouses reviewed the reports on Claims and Benefits for months ending August 31, 2025 and September 30, 2025. Trustee Kim Jackson asked how the Personify Reports are compared to the City of Fresno financials. Mr. Andrew Desa stated Rael and Letson compares the Personify Reports to the City of Fresno quarterly reports.
- ii. **Specific Stop-Loss Reports** – Mr. Tom Georgouses reviewed the reports on Specific Stop-Loss for the policies ending June 30, 2025 and June 30, 2026.
- iii. **Turnaround Time Reports** – Mr. Tom Georgouses reviewed the reports related to claim processing turnaround time.
- iv. **Subrogation** – Mr. Tom Georgouses reviewed the report on Subrogation.
- v. **Personify Health Complaint Form** - Ms. Emily Cooper reviewed and provided an overview of the complaints received.
- vi. **Employer Mandate Reporting Personify 1094/1095 Process** – Mr. Tom Georgouses stated Personify Health has discontinued this service following completion of the 2024 forms and filing. Mr. Phillip Carbajal confirmed the City of Fresno is on track to use the Peoplesoft platform to prepare and file the 1094/1095 forms and Personify Health will work with the

City of Fresno to transition to a new platform for the 2025 required filings beginning in February/March 2026.

vii. **Review of Vendor Contracts and Business Associates Agreements** – Mr. Tom Georgouses explained he worked with Mr. Moss on the new Personify Health agreement provided with the meeting materials. Trustee Kim Jackson stated she provided another list to Mr. Georgouses for outstanding vendor agreements. Mr. Tom Georgouses stated a meeting will be scheduled with the subcommittee of Chairperson Georgeanne White, Vice Chairperson Sam Frank and Trustee Kim Jackson to review all the contracts.

viii. **Board of Trustee and Appeal Committee Calendar for 2026** – Mr. Tom Georgouses presented the proposed 2026 calendar for review and noted the November 11, 2026 meeting will be on Veterans Day. After much discussion, it was proposed the Board of Trustee meeting on November 11, 2026 be changed to November 4, 2026. Further, the Appeals Committee meeting on January 7, 2026 will be changed to January 5, 2026 and the Appeals Committee meeting on November 2, 2026 will be changed to October 19, 2026. A **Motion** was made by Vice Chairperson Sam Frank and Seconded by Trustee TJ Miller to approve revised calendar. The Motion was **unanimously approved**.

ix. **Year-End Review** – Mr. Tom Georgouses presented the Year-End review which included medical, pharmacy and dental claims information for the 2024-2025 plan year compared to previous plan years.

b. **Appeals - None**

c. **International Foundation of Employee Benefit Plan Conference** – Ms. Nikki Vang explained the hotel registrations for 2025 were completed for the Trustees eligible to attend. Ms. Vang explained the process to request reimbursement from Personify Health post conference. Mr. Mike Moss explained a Trustee must attend at least 11 of the 14 sessions to obtain the certificate of

attendance and be entitled to reimbursement. Vice Chairperson Sam Frank stated registration for the 2026 International Foundation of Employee Benefit Conference scheduled for October 25 through October 28, 2026 in New Orleans will be available on-site at the 2025 conference. Vice Chairperson Frank stated he will attempt to register any Trustees eligible to attend in 2026 if he is provided with a list. Mr. Mike Moss recommended all Trustees obtain at least Level 2 training. A **Motion** was made by Vice Chairperson Sam Frank and Seconded by Trustee Keola Park to allow any Trustee who has attended Level 1 and needs to complete Level 2 to attend either the February 2026 or June 2026 date. **The Motion was unanimously approved.**

d. Appointment of Secretary and Treasurer – There was a discussion regarding the definition of responsibilities for the Secretary and Treasurer. Chairperson Georgeanne White recommended reestablishing a subcommittee to create proposed defined duties for the positions. It was agreed to appoint Chairperson Georgeanne White, Vice Chairperson Sam Frank and Trustee Jeff LaBlue as representatives on the subcommittee.

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, 2025 compared to the projections that were presented at the March 12, 2025 meeting. Mr. Broome stated that with consideration for inclusion of stop-loss reimbursements the actual per member per month was \$1,230 versus the \$1,195 projected. Mr. Broome further reported the net Reserve actual was at 3.7 months compared to the projection of 4.1 months. Mr. Broome stated he will prepare a corrected memorandum for the next Board of Trustee meeting.

b.) Vendor Rates and Benefit Changes – Mr. David Broome requested all 2026-2027 proposed Vendor Rate and benefit changes to be submitted by December 15, 2025.

c.) **Fiduciarily 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 two years prior to three million dollars. Mr. Broome stated the policy quotes come through the broker NuWest. Mr. Broome explained the policy renews on January 15, 2026 and the renewal is pending. A **Motion** was made by Trustee Jeff LaBlue and Seconded by Trustee Kim Jackson 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.

d.) **Plan Out-of-Pocket Maximum Utilization– Mr. David Broome** referred to his memorandum. Mr. Broome explained 89 families exceeded the maximum out-of-pocket in 2023 and 122 in 2024 combined between the contributory and non-contributory plans. Mr. Broome was asked to review options for different types of plan and contribution structures.

e.) **Musculoskeletal (MSK) RFP Comparative Analysis – Mr. David Broome** referred to his memorandum. Mr. Broome stated the vendors estimated about 5% to 7% of the Trust population may utilize the service of the approximate 1,385 members that have MSK issues. Mr. Broome explained the average cost for physical therapy is \$1,348 per year whereby all of the presented MSK options will provide plan cost savings. A **Motion** was made by Vice Chairperson Sam Frank and Seconded by Trustee Kim Jackson to select Hinge Health as MSK vendor solution. The Motion was **unanimously approved**.

Item 7

Pharmacy Benefit Manager Consultant

a.) **January 1, 2026 Formulary Changes – Dr. Martin Fornataro** referred to his memorandum and explained the proposed formulary changes from OptumRx effective January 1, 2026. Dr. Fornataro also provided Optum’s analysis that 31 members would be affected by the changes. There was discussion regarding the additional cost to the Trust if the proposed formulary changes were not accepted. Dr. Fornataro was

instructed to obtain cost estimates from OptumRx if the proposed formulary changes were not accepted and overrides for each were approved. Dr. Fornataro will gather additional reporting for review by the Chairperson and Vice Chairperson along with the Plan Professions. A **Motion** was made by Trustee Steve McGary and Seconded by Trustee Jennifer Misner that if the anticipated additional cost is less than \$50,000, the Chairperson and Vice Chairperson will have the authority within their discretion to approve the overrides or the issue can be present to the Trustees prior to January 1, 2026 at a Special Meeting. The Motion was **unanimously approved**.

b.) OptumRx Financial Reconciliation – Dr. Martin Fornataro referred to his memorandums regarding the OptumRx's financial performance for failing to meet their minimum Average Wholesale (AWP) discount and dispensing fee guarantees for the Commercial and EGWP plans. The proposed payments from OptumRx were \$160,362 for the Commercial Plan and \$6,285 for the EGWP Plan. A **Motion** was made by Vice Chairperson Sam Frank and Seconded by Trustee Eric Hoopingartner to accept payments. The Motion was **unanimously approved**.

c.) EGWP Financial Reconciliation – See Item 7. b. above.

Item 8

Attorney's Report –

- a.) Fresno City Employee Health and Welfare Trust Agreement –** Mr. Mike Moss reviewed the items to be addressed regarding the proposed revised draft of the Trust Agreement. A **Motion** was made by Trustee Georgeanne White and Seconded by Trustee Kim Jackson to hold a Special Meeting to review the Trust Agreement. The Motion was **unanimously approved**
- b.) Mental Health Parity and Addiction Equity Act (MHPAEA) –** Mr. Mike Moss noted this is still under review with MedExpert for requirements and regulations for MHPAEA.

Item 8

Board Meeting Schedule – A Special Board meeting will be held on December 16, 2025 at 8:30 A.M. to review the Trust Agreement and discuss the OptumRx proposed Formulary

changes if necessary.

Item 9

Future Agenda Items –

1. Report from Delta Dental
2. Fresno City Employee Health and Welfare Trust Agreement
3. January 1, 2026 Formulary Changes

Item 10

Adjournment - A Motion to adjourn was made by Vice Chairperson Sam Frank and Seconded Trustee Steve McGary. The **Motion** was **unanimously approved**, and the meeting adjourned at 12:26 P.M.

Georgeanne White, Chairperson

Fresno City Employees Health & Welfare Trust

Date

Tom Georgouses, Administrator

Personify Health

Date



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FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

MINUTES OF THE SPECIAL BOARD MEETING

December 16, 2025

CALL TO ORDER: The special board meeting of the Board of Trustees for the Fresno City Employees Health & Welfare Trust was called to order by Chairperson Georgette White at 8:35 A.M., Tuesday, December 16, 2025 via a Zoom webinar and in person at 2600 Fresno Street, Fresno, CA, Room 4017. A quorum was present including the following:

EMPLOYEE TRUSTEES PRESENT:

Sam Frank	Wendy Norris-Gonzalez
Keola Park	Kim Jackson
Jeff LaBlue	Eric Hoopingarner
Marc Anderson	David Mendrin
	Charles (Steve) McGary

EMPLOYEE TRUSTEES ABSENT:

Terri Hauschel

EMPLOYER TRUSTEES PRESENT:

Georgette White
Jennifer Misner
TJ Miller

OTHERS PRESENT

Personify Health
Tom Georgouses
Diana Cavazos
Nikki Vang

Law Office of Michael E. Moss

Mike Moss

Benefits, COF

Phillip Carbajal
Sonia Farmer
Jovi Silaphanh
Sumeet Malhi

Rael & Letson

David Broome
Martin Fornataro

Item 1

Approval of Agenda - A Motion was made Vice Chairperson Sam Frank and Seconded by Trustee TJ Miller to move discussion for Item 3b before Item 3a and approve the remaining of the Agenda. The **Motion was unanimously approved.**

Item 2

Public Discussion – None

Item 3

General Calendar

- b. **OptumRx Formulary Change Effective January 1, 2026.** Dr. Martin Fornataro referred to his memorandum regarding OptumRx Formulary changes effective January 1, 2026. Dr. Fornataro outlined the drug changes and the financial implications if the proposed formulary changes were not accepted. Mr. Mike Moss stated that members can appeal any denial to the Trust once their appeals have been exhausted through OptumRx. A **Motion** was made by Vice Chairperson Sam Frank and Seconded by Trustee Steve McGary to accept the formulary changes proposed by OptumRx effective January 1, 2026. The **Motion was unanimously approved.**

a.

Fresno City Employee Health and Welfare Trust Agreement Revision. Mr. Mike Moss referenced his memorandum and stated his understanding that the last draft of the proposed revised Trust Agreement had been reviewed by the City Attorney and by the Labor bargaining units. Mr. Moss reminded the Trustees that its function in this process is to make recommendations to the bargaining parties (City of Fresno and its employee bargaining associations) for their consideration. Mr. Moss stated the goal is to create a Draft Restated Trust Agreement that the Board feels comfortable recommending to the parties. Mr. Moss engaged the board in a discussion regarding the open edits from his memorandum which he had prepared with Trustee Kim Jackson as set forth in Bold below. The Trustees discussed each open edit as set forth below. Following review of all items, Mr. Moss stated he would insert the appropriate language for presentation to the Trustees.

1. Article I, Section 6- Who makes the determination regarding eligibility? We understand that currently the City provides a monthly eligibility report, while a combination

of Personify and City staff assess Dependent eligibility issues. We recommend this be addressed with more specificity in the Restated Document.

A Motion was made by Trustee Steve McGary and Seconded by Trustee Jeff La Blue to restate the language to read: "... a participant that meets the eligibility requirements as defined by article 8 as determined by the City Fresno and/or 3rd party." The Motion was unanimously approved.

2. Article II, Section 1- Should "or designee of a Bargaining Association" be added so that each Union has full discretion regarding who it appoints as a Trustee. This is truly an issue for the Board to recommend and for the bargaining parties to negotiate.

A Motion was made by Trustee Steve McGary and Seconded by Trustee Kim Jackson to keep the current language. The Motion was unanimously approved.

3. Article III, Section 1- A suggestion was made to clarify that new Bargaining Associations are allowed to appoint a Trustee. We think the document already addresses that. However, we also think it is a good idea to also confirm that if a Bargaining Association is no longer a representative of a group of City employees, then its Trustee would naturally (and automatically) lose his/her seat.

A Motion was made by Trustee Steve McGary and Seconded by Trustee Kim Jackson to add language that bargaining units that no longer have members will lose their seat. The Motion was unanimously approved.

4. Article III, Section 2- The appointment of a Board Secretary and Treasurer as well as the general

responsibilities of each position are mentioned in redline. The Board needs to determine what recommendations to make regarding these issues. There is further discussion in Article IV, Section 1 addressing the substance and regularity of receiving reports from the Treasurer regarding the investment activity of the City Treasurer on behalf of the Trust.

A **Motion** was made by Trustee Kim Jackson and Seconded by Trustee Keola Park to add proposed language for who will be responsible for maintaining files as well as proposed language: "...shared with the city at a location to be determined by the City Manager with the exception of financial information which shall be maintained by the City Controller." The financial documents shall be maintained by the city accessible by the Trust. The **Motion was unanimously approved.**

5. Article IV, Section 1- Should the "4 month of unrestricted reserves" rule be recited in the formal Trust document or by a "side agreement" between the negotiating parties. Regardless, do the Trustees want to recommend the current policy (bargaining parties can agree to a rate for the upcoming Plan Year; absent such agreement, the Health Consultant/Actuary makes a binding determination). These issues remain open for recommendation by the Board and a decision by the Bargaining Parties.

A **Motion** was made by Trustee Kim Jackson and Seconded by Trustee Steve McGary to keep the current language. The **Motion was unanimously approved.**

6. Article IV, Section 3- There should be clarification as to who signs checks, authorizes wire transfers, etc. on behalf of the Trust. Once we have confirmation from either the Board or the Bargaining Associations as to

what is desired, Legal Counsel can work on a clause for the document.

A **Motion** was made by Trustee Kim Jackson and Steve McGary to remove “in writing” and the proposed language is otherwise approved. The **Motion** was **unanimously approved**.

7. Article IV, Section 5- There is some sentiment to expand the breadth of Plan audits. This section addresses who performs such audits, their frequency and their scope (Investments, Claims paying, Trust Expenses, etc.).

A **Motion** was made by Trustee Steve McGary and Seconded by Chairperson Georgeanne White to approve the proposed language. The **Motion** was **unanimously approved**.

8 . Article V, Section 2: Should language be modified so that a deadlocked vote by either the City or Bargaining Association appointed Trustees is treated as an Abstention? The current practice has been to require a majority vote from each side.

A **Motion** was made by Trustee Steve McGary and Seconded by Chairperson Georgeanne White to approve the proposed language whereby both sides must agree. The **Motion** was **unanimously approved**.

9. Article V, Section 3- Should the location of Regular and Special Board meetings be expressed in the document as a City Hall conference room (subject to change by the Board as desired)? This is probably a good idea if only because the current TPA has expressed its inability to host a meeting that regularly includes significant remote participation. Once the Board confirms what it wants to recommend, we can add appropriate language.

A **Motion** was made by Trustee Keola Park and Seconded by Trustee TJ Miller to approve proposed language. The **Motion** was **unanimously approved**.

10. Article V, Section 4- There is some sentiment for a mechanism for breaking a deadlock between the Labor and City appointed Trustees. Note that the Taft Hartley Act and ERISA (which both require such a mechanism) are inapplicable to a Government Plan. Nevertheless, if the Bargaining Parties want to explore an arbitration/mediation process we will certainly provide language to facilitate that. We do anticipate that both the City Attorney and the experienced Labor Union attorneys advising the Bargaining Associations will likely have "preferred language" for the bargaining parties to consider.

See item 8. above.

11. Article VIII, Section 1 - A suggestion was made to define "Dependents" in the Trust Agreement. We believe that is better done in the Plan Booklet with maybe a mention in the Trust Document that "Dependents" includes those deemed eligible as set forth in the Booklet.

Direction was given by the Trustees to keep in definition in the Plan Document.

12. Article IX- Do the Trustees want to include the concept of "Sub Plans" in the document?

Direction was given by the Board of Trustees not to include sub plans.

13. Article X- Do the Trustees want to include a methodology for new Trustees to become a party to the Trust Agreement? This was included in the original Trust documents but has not been enforced for many years.

Direction was given by the Trustees not to include methodology or a requirement for new Trustees to become a party to the Trust Agreement.

14. Article XI, Section 6 (will be revised to Section 5 in final draft)- The Trustees are provided the discretion to establish financial and other terms for the admission of new Bargaining Association employees to participation in the Trust's Health Plan(s).

A **Motion** was made by Trustee Steve McGary and Seconded by Jeff La Blue to approve the proposed language. The **Motion was unanimously approved.**

15. Do the Trustees want to maintain the current language limiting Trustees to a 2-year term and requiring written reappointment by the City or Bargaining Association? Alternatively, should Trustees serve until they resign, are removed or are unable (death, disability, etc.) to continue performing the functions of a Board member?

A **Motion** was made by Vice Chairperson Sam Frank and Seconded by Trustee Kim Jackson to remove the language. The **Motion was unanimously approved.**

16. One comment expressed concern that the section regarding timing of making monthly contributions was omitted from the draft Restatement. That is language that the then-TPA took 55 years ago from a standard Trust Agreement for Multi-Employer Trust Funds. It seems inapplicable to a single, Governmental employer. If the Bargaining Associations want Trust Agreement language to hold the City's feet to the fire on never missing the monthly payments, we can provide the language. However, Legal Counsel is unaware that in the past 55 years this has ever been an

issue.

A **Motion** was made by Vice Chairperson Sam Frank and Seconded by Trustee Kim Jackson to remove the language. The **Motion** was **unanimously approved**.

17. Article III, Section 2- A Motion was made by Trustee Steve McGary and Seconded by Trustee Kim Jackson to add language for Chairperson/Vice Chairperson to change every two years between management and the bargaining parties. The **Motion** was **unanimously approved**.

18. Article III, Section 4 – A Motion was made by Trustee Keola Park and Seconded by Jeff La Blue to remove the 30-day notice and add “or the Trustee’s legal counsel” for whom notice can be provided. The **Motion** was **unanimously approved**.

19. Article IV, Section 2- A Motion was made by Chairperson Georgeanne White and Seconded by Vice Chairperson Sam Frank to remove the first two sentences related to fidelity bond and to remove ‘also’. The **Motion** was **unanimously approved**.

Item 4 **Adjournment - A Motion** to adjourn was made by Trustee Sam Frank and Seconded Trustee Kim Jackson. The **Motion** was **unanimously approved**, and the meeting adjourned at 12:26 P.M.

Georgeanne White, Chairperson
Fresno City Employees Health & Welfare Trust

Date

Tom Georgouses, Administrator
Personify Health

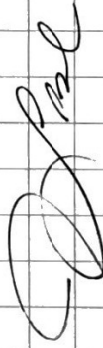
Date

TO: CITY OF FRESNO, HEALTH & WELFARE TRUST

FROM: JEFF LABUE
FPOA, PRESIDENT

SUBJECT: APPOINTMENT OF FPOA TRUSTEE

AS THE PRESIDENT OF THE FRESNO POLICE OFFICERS ASSOCIATION I HAVE THE AUTHORITY PLACED IN ME BY THE FPOA BOARD OF DIRECTORS AND I AM APPOINTING MARC ANDERSON TO THE DESIGNATED OPENING TO THE CITY, HEALTH & WELFARE TRUST.

 10.8.2025



CONFIDENTIAL

RXT1020DM - Executive Summary by Time Period

Dec 30, 2025
10:17:00 AM

Date Submitted From: December 2024 Through November 2025
Client: Fresno City Employees Health and Welfare Trust

Measures	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	Rolling Total
Membership													
Avg Eligible Members	11,656	11,607	11,607	11,679	11,648	11,641	11,671	11,806	11,761	11,719	11,660	11,668	11,698
Total Utilizing Members	2,807	2,940	3,024	3,024	3,059	2,952	2,871	2,881	2,884	3,043	3,030	2,818	2,953
% Utilizing Members	24.1%	25.3%	26.3%	25.9%	26.3%	25.4%	24.6%	24.4%	24.5%	26.0%	26.0%	24.2%	25.2%
Avg Member Age	31.18	31.20	31.21	31.23	31.25	31.25	31.28	31.20	31.20	31.24	31.29	31.26	31.23
Rx and Cost													
Total Rx	6,789	7,470	6,660	7,015	7,074	6,860	6,543	6,627	6,598	7,340	7,093	6,308	62,397
Total Drug Cost	\$2,103,636.43	\$1,952,113.23	\$1,888,238.77	\$2,080,534.97	\$1,958,823.76	\$2,169,436.12	\$2,086,242.14	\$2,077,101.20	\$2,204,002.83	\$2,326,575.92	\$2,337,415.74	\$2,173,852.33	\$25,359,974.44
Total Plan Paid	\$1,956,178.09	\$1,744,402.73	\$1,907,752.00	\$1,806,830.48	\$1,926,063.23	\$2,015,859.28	\$1,928,063.23	\$1,895,239.04	\$2,004,233.04	\$2,130,131.84	\$2,156,043.64	\$2,010,958.20	\$23,357,975.89
Total Member Paid	\$147,458.34	\$149,828.95	\$143,837.04	\$172,782.97	\$151,993.28	\$153,576.84	\$160,178.91	\$181,862.16	\$199,789.75	\$196,444.08	\$181,372.10	\$162,894.13	\$2,001,998.55
Total Ingredient Cost	\$2,099,922.74	\$1,947,967.24	\$1,884,693.01	\$2,076,548.00	\$1,955,095.32	\$2,165,682.16	\$2,084,586.17	\$2,073,637.58	\$2,199,602.04	\$2,316,802.37	\$2,327,257.78	\$2,167,285.99	\$25,289,153.40
Total Dispensing Fee	\$3,303.69	\$3,665.48	\$3,306.21	\$3,466.78	\$3,325.44	\$3,253.67	\$3,095.97	\$3,042.12	\$3,080.49	\$3,289.81	\$3,111.56	\$2,890.44	\$38,751.66
Total Sales Tax	\$0.00	\$0.51	\$0.55	\$0.19	\$0.00	\$0.29	\$0.00	\$0.00	\$0.30	\$3.74	\$6.40	\$5.90	\$19.38
Total Incentive Fee	\$340.00	\$480.00	\$240.00	\$520.00	\$400.00	\$500.00	\$560.00	\$420.00	\$1,320.00	\$6,500.00	\$7,400.00	\$3,730.00	\$22,050.00
% Plan Paid	93.0%	92.3%	92.4%	91.7%	92.2%	92.9%	92.3%	91.2%	90.9%	91.6%	92.2%	92.5%	92.1%
% Member Paid	7.0%	7.7%	7.6%	8.3%	7.8%	7.1%	7.7%	8.9%	9.1%	8.4%	7.8%	7.5%	7.9%
Avg Drug Cost / Rx	\$309.86	\$261.33	\$282.67	\$296.58	\$276.90	\$316.24	\$319.16	\$313.43	\$334.04	\$316.97	\$329.54	\$344.62	\$307.78
Avg Plan Paid / Rx	\$288.14	\$241.27	\$271.95	\$294.68	\$255.42	\$293.86	\$294.68	\$285.99	\$303.76	\$290.21	\$303.97	\$318.79	\$283.48
Avg Member Paid / Rx	\$21.72	\$20.06	\$21.53	\$24.63	\$21.49	\$22.39	\$24.48	\$27.44	\$30.28	\$26.76	\$25.57	\$25.92	\$24.30
Per Member Per Month													
Avg Rx PMPM	0.58	0.64	0.56	0.59	0.61	0.59	0.56	0.56	0.56	0.63	0.61	0.54	0.59
Avg Drug Cost PMPM	\$180.48	\$167.45	\$162.68	\$175.14	\$178.93	\$186.36	\$175.94	\$187.40	\$198.53	\$200.46	\$200.46	\$186.31	\$180.66
Avg Plan Paid PMPM	\$167.83	\$154.80	\$150.29	\$160.60	\$155.12	\$173.17	\$165.20	\$170.41	\$184.91	\$181.77	\$184.91	\$172.35	\$166.40
Avg Member Paid PMPM	\$12.65	\$12.85	\$12.39	\$14.55	\$13.05	\$13.19	\$13.72	\$15.40	\$16.99	\$16.76	\$15.56	\$13.96	\$14.26
Drug Type													
% Single-Source Brand Rxs	14.4%	13.6%	13.7%	14.6%	14.4%	15.6%	16.1%	15.6%	17.1%	19.0%	20.4%	18.4%	16.1%
% Multi-Source Brand Rxs	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
% Generic Rxs	85.5%	86.4%	86.3%	85.3%	85.6%	84.4%	83.8%	84.3%	82.8%	81.0%	79.5%	81.5%	83.9%
% Generic Efficiency	99.9%	99.9%	100.0%	99.9%	100.0%	100.0%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.9%
Drug Channel													
% Retail Rxs	67.4%	67.9%	68.4%	68.3%	64.9%	65.9%	64.7%	62.6%	64.2%	65.7%	64.1%	64.7%	65.7%
% Retail 90 Rxs	24.6%	25.0%	23.6%	24.0%	26.5%	25.5%	26.9%	27.4%	26.6%	24.6%	24.4%	25.6%	25.5%
% Mail Rxs	8.1%	7.1%	8.1%	7.7%	8.5%	8.7%	8.4%	10.1%	9.3%	9.7%	9.5%	9.6%	8.7%
Specialty Drugs													
Total Specialty Rxs	110	98	92	117	111	122	128	106	126	113	120	120	1,363
Total Specialty Drug Cost	\$1,005,536.92	\$909,704.82	\$810,715.32	\$953,105.13	\$816,753.97	\$973,551.39	\$851,416.87	\$757,398.66	\$863,932.04	\$851,326.92	\$881,475.34	\$930,803.09	\$10,505,720.27
Total Specialty Plan Paid	\$995,173.13	\$793,940.28	\$785,321.01	\$906,120.67	\$787,716.21	\$946,539.17	\$826,588.26	\$737,372.98	\$833,782.30	\$826,485.22	\$855,351.05	\$902,006.29	\$10,186,359.57
Total Specialty Member Paid	\$20,363.79	\$15,764.34	\$25,394.31	\$46,984.46	\$29,034.76	\$27,012.22	\$24,848.61	\$20,025.68	\$30,149.74	\$24,861.70	\$26,124.29	\$28,796.80	\$319,360.70
% Specialty Rxs	1.6%	1.3%	1.4%	1.7%	1.6%	1.8%	2.0%	1.6%	1.9%	1.5%	1.7%	1.9%	1.7%
% Specialty of Total Drug Cost	47.8%	41.5%	42.9%	45.8%	41.7%	44.9%	40.8%	36.5%	39.2%	36.8%	37.7%	42.8%	41.4%
% Specialty of Total Plan Paid	50.4%	44.1%	45.0%	47.5%	43.6%	47.0%	42.9%	38.9%	41.6%	38.7%	38.7%	44.9%	43.6%
% Specialty of Total Member Paid	13.8%	10.5%	17.7%	27.2%	19.1%	17.6%	15.5%	11.0%	15.1%	12.7%	14.4%	17.7%	16.0%
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	\$86.27	\$69.45	\$69.85	\$80.23	\$70.12	\$83.63	\$72.95	\$64.15	\$73.46	\$72.65	\$75.60	\$79.77	\$74.84
Avg Specialty Plan Paid PMPM	\$94.52	\$68.10	\$67.86	\$76.28	\$67.63	\$81.31	\$70.82	\$62.46	\$70.89	\$70.52	\$73.36	\$77.31	\$72.57
Avg Specialty Member Paid PMPM	\$1.75	\$1.35	\$2.19	\$3.96	\$2.49	\$2.32	\$2.17	\$1.70	\$2.56	\$2.42	\$2.24	\$2.47	\$2.28
Avg Non-Specialty Drug Cost PMPM	\$94.21	\$97.99	\$92.83	\$94.91	\$98.05	\$102.73	\$105.97	\$111.78	\$113.94	\$125.89	\$124.87	\$106.53	\$105.92
Avg Non-Specialty Plan Paid PMPM	\$83.31	\$86.49	\$82.63	\$84.32	\$87.49	\$91.86	\$94.38	\$98.07	\$99.52	\$111.24	\$111.55	\$95.04	\$93.63
Avg Non-Specialty Member Paid PMPM	\$10.90	\$11.50	\$10.20	\$10.59	\$10.56	\$10.87	\$11.60	\$13.71	\$14.42	\$14.64	\$13.31	\$11.49	\$11.99

RXT1020DM - Executive Summary by Time Period

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RXT1025DM - Comparative Executive Summary

Current Period: Date Submitted From December 2024 Through November 2024
 Previous Period: Date Submitted From December 2023 Through November 2024
 Client: Fresno City Employees Health and Welfare Trust

Measures	Current Period	Previous Period	% Change
Membership			
Avg Eligible Members	11,698	11,503	1.7%
% Utilizing Members	64.1%	98.3%	-34.8%
Total Utilizing Members	7,501	11,305	-33.6%
Avg Member Age	31.23	31.22	0.0%
Rx and Cost			
Total Days Supply	3,652,931	3,367,960	8.5%
Total Rxs	82,397	80,762	2.0%
Total Drug Cost	\$25,359,974.44	\$21,462,541.50	18.2%
Total Plan Paid	\$23,357,975.89	\$19,608,282.52	19.1%
Total Member Paid	\$2,001,998.55	\$1,854,258.98	8.0%
Total Ingredient Cost	\$25,299,153.40	\$21,379,837.37	18.3%
Total Dispensing Fee	\$38,751.66	\$77,734.09	-50.1%
Total Sales Tax	\$19.38	\$335.42	-94.2%
Total Incentive Fee	\$22,050.00	\$4,634.62	375.8%
% Plan Paid	92.1%	91.4%	0.8%
% Member Paid	7.9%	8.6%	-8.6%
Days Supply / Rx	44.33	41.70	6.3%
Drug Cost / Rx	\$307.78	\$265.75	15.8%
Plan Paid / Rx	\$283.48	\$242.79	16.8%
Member Paid / Rx	\$24.30	\$22.96	5.8%
Per Member Per Month			
Days Supply PMPM	28.02	24.40	6.7%
Rxs PMPM	0.59	0.59	0.3%
Drug Cost PMPM	\$180.66	\$155.48	16.2%
Plan Paid PMPM	\$166.40	\$142.05	17.1%
Member Paid PMPM	\$14.26	\$13.43	6.2%
Drug Type			
% Single-Source Brand Rxs	16.1%	15.1%	6.6%
% Multi-Source Brand Rxs	0.1%	0.3%	-71.4%
% Generic Rxs	83.9%	84.7%	-1.0%
% Generic Efficiency	99.9%	99.7%	0.2%
Drug Channel			
% Retail Rxs	65.7%	70.6%	-6.9%
% Retail 90 Rxs	25.5%	22.1%	15.5%
% Mail Rxs	8.7%	7.3%	19.4%
Specialty Drugs			
Total Specialty Days Supply	41,872	36,040	14.3%
Total Specialty Rxs	1,363	1,171	16.4%
Total Specialty Drug Cost	\$10,505,720.27	\$9,535,038.30	10.2%
Total Specialty Plan Paid	\$10,186,359.57	\$9,190,037.15	10.8%
Total Specialty Member Paid	\$319,360.70	\$345,001.15	-7.4%
% Specialty Rxs	1.7%	1.4%	14.1%
% Specialty of Total Drug Cost	41.4%	44.4%	-6.8%
% Specialty of Total Plan Paid	43.6%	46.9%	-7.0%
% Specialty of Total Member Paid	16.0%	18.6%	-14.3%
Specialty Days Supply PMPM	0.30	0.27	12.4%
Specialty Rxs PMPM	0.01	0.01	14.5%
Specialty Drug Cost PMPM	\$74.84	\$69.07	8.3%
Specialty Plan Paid PMPM	\$72.57	\$66.57	9.0%
Specialty Member Paid PMPM	\$2.28	\$2.50	-9.0%
Non-Specialty Rxs PMPM	0.58	0.58	0.1%
Non-Specialty Drug Cost PMPM	\$105.82	\$86.41	22.5%
Non-Specialty Plan Paid PMPM	\$93.83	\$75.47	24.3%
Non-Specialty Member Paid PMPM	\$11.99	\$10.93	9.6%

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RXT1020DM - Executive Summary by Time Period

Date Submitted From December 2024 Through November 2025
Client: Fresno City Employees Health and Welfare Trust EGWP

Dec 29, 2025
10:17:00 AM

Measures	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	Rolling Total
Membership													
Avg Eligible Members	235	227	228	229	232	231	231	229	229	231	224	229	229
Total Utilizing Members	159	169	154	159	168	165	168	168	162	164	160	163	163
% Utilizing Members	67.7%	74.4%	67.5%	69.4%	72.4%	71.4%	73.4%	73.4%	70.7%	71.0%	71.4%	71.0%	70.6%
Avg Member Age	76.37	76.53	76.38	76.27	76.09	76.21	76.12	76.22	76.10	76.20	76.28	76.18	76.25
Rx and Cost													
Total Rx	575	640	550	572	588	553	624	594	607	594	594	521	6,966
Total Drug Cost	\$143,637.65	\$159,669.64	\$151,956.61	\$239,946.71	\$154,352.31	\$213,276.40	\$238,047.36	\$183,786.23	\$221,735.45	\$276,347.35	\$253,893.67	\$238,494.35	\$2,485,148.73
Total Plan Paid	\$114,241.19	\$150,381.69	\$144,160.22	\$230,663.34	\$148,427.07	\$207,250.38	\$230,776.84	\$188,240.45	\$215,596.56	\$270,725.22	\$249,493.14	\$235,723.94	\$2,385,680.04
Total Member Paid	\$29,396.46	\$9,225.34	\$7,752.58	\$9,152.80	\$5,857.91	\$5,928.53	\$7,147.91	\$5,422.91	\$6,081.29	\$5,901.22	\$4,348.44	\$2,733.14	\$98,528.53
Total Ingredient Cost	\$143,076.10	\$159,072.89	\$151,315.76	\$239,450.21	\$153,902.16	\$212,787.80	\$237,613.16	\$183,294.23	\$221,302.95	\$275,855.95	\$253,205.42	\$235,017.70	\$2,478,894.13
Total Dispensing Fee	\$381.55	\$476.95	\$522.85	\$378.50	\$420.15	\$398.60	\$374.20	\$432.00	\$402.50	\$431.40	\$418.25	\$386.65	\$5,024.60
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	\$180.00	\$120.00	\$120.00	\$120.00	\$30.00	\$90.00	\$60.00	\$60.00	\$30.00	\$60.00	\$270.00	\$90.00	\$1,230.00
% Plan Paid	79.5%	94.2%	94.9%	96.1%	96.2%	97.2%	96.9%	97.1%	97.2%	98.0%	98.3%	98.5%	96.0%
% Member Paid	20.5%	14.2%	15.1%	15.8%	15.8%	15.8%	15.8%	15.8%	15.8%	15.8%	15.8%	15.8%	15.8%
Avg Drug Cost / Rx	\$249.80	\$249.48	\$276.29	\$419.49	\$262.50	\$389.19	\$430.47	\$310.55	\$365.30	\$465.23	\$427.43	\$457.76	\$396.75
Avg Plan Paid / Rx	\$198.68	\$234.97	\$262.11	\$403.26	\$252.43	\$378.19	\$417.32	\$301.67	\$355.18	\$455.77	\$420.02	\$452.45	\$342.47
Avg Member Paid / Rx	\$51.12	\$14.41	\$14.10	\$16.00	\$9.96	\$10.82	\$12.93	\$8.69	\$9.99	\$9.26	\$7.32	\$5.25	\$14.14
Per Member Per Month													
Avg Rx PMPM	2.45	2.62	2.41	2.50	2.62	2.37	2.72	2.39	2.65	2.57	2.65	2.30	2.53
Avg Drug Cost PMPM	\$611.22	\$703.39	\$666.49	\$1,047.82	\$665.31	\$923.27	\$1,030.51	\$846.23	\$968.28	\$1,196.31	\$1,133.45	\$1,050.64	\$902.71
Avg Plan Paid PMPM	\$486.13	\$662.47	\$632.28	\$1,007.26	\$639.77	\$897.19	\$892.01	\$822.01	\$941.47	\$1,171.97	\$1,113.81	\$1,038.43	\$866.57
Avg Member Paid PMPM	\$123.09	\$40.84	\$34.00	\$38.97	\$25.25	\$25.66	\$23.94	\$23.68	\$26.47	\$23.81	\$19.41	\$12.04	\$35.79
Drug Type													
% Single-Source Brand Rx	14.3%	11.6%	12.5%	15.4%	11.6%	12.4%	15.2%	10.4%	12.5%	14.0%	14.8%	12.3%	13.0%
% Multi-Source Brand Rx	0.7%	1.6%	1.3%	1.4%	1.5%	1.1%	2.2%	1.1%	1.5%	1.0%	1.5%	1.3%	1.3%
% Generic Rx	85.0%	86.9%	86.2%	83.2%	86.9%	86.5%	82.6%	88.5%	86.0%	85.2%	83.7%	86.8%	85.6%
% Generic Efficiency	99.2%	98.2%	98.5%	99.3%	99.3%	97.4%	97.4%	98.7%	98.3%	99.0%	98.2%	98.9%	98.5%
Drug Channel													
% Retail Rx	44.3%	47.5%	50.9%	42.8%	44.7%	44.3%	42.1%	44.6%	42.5%	47.1%	43.3%	41.8%	44.7%
% Retail 90 Rx	31.3%	31.1%	32.4%	33.7%	33.7%	32.8%	35.3%	32.5%	33.9%	31.1%	32.0%	35.3%	32.9%
% Mail Rx	24.3%	21.4%	16.7%	23.4%	21.6%	22.8%	22.6%	22.9%	23.6%	24.7%	24.7%	22.8%	22.4%
Specialty Drugs													
Total Specialty Rx	5	4	6	6	6	5	7	9	6	11	8	6	80
Total Specialty Drug Cost	\$40,455.27	\$62,508.75	\$74,610.99	\$122,468.12	\$68,036.28	\$119,314.02	\$104,151.18	\$114,516.50	\$173,228.67	\$139,510.77	\$139,510.77	\$142,189.23	\$1,285,920.39
Total Specialty Plan Paid	\$39,855.09	\$62,268.87	\$74,366.61	\$121,641.60	\$67,936.28	\$119,087.85	\$104,120.51	\$114,490.33	\$172,524.66	\$139,510.77	\$139,510.77	\$142,189.23	\$1,285,891.74
Total Specialty Member Paid	\$600.18	\$239.88	\$244.38	\$826.52	\$100.00	\$226.17	\$30.67	\$30.67	\$26.17	\$704.01	\$0.00	\$0.00	\$3,028.65
% Specialty Rx	0.9%	0.6%	1.1%	1.0%	0.9%	1.3%	1.6%	1.1%	1.3%	1.9%	1.3%	1.2%	1.1%
% Specialty of Total Drug Cost	28.2%	38.1%	48.1%	51.0%	44.1%	55.9%	52.9%	57.7%	51.6%	62.7%	54.9%	58.5%	51.8%
% Specialty of Total Plan Paid	34.9%	41.4%	51.6%	52.7%	45.8%	57.5%	54.6%	55.3%	53.1%	63.7%	55.9%	60.9%	53.8%
% Specialty of Total Member Paid	2.0%	2.6%	3.2%	9.0%	1.7%	3.8%	0.4%	0.6%	0.4%	12.8%	0.0%	3.1%	3.1%
Avg Specialty Rx PMPM	0.02	0.02	0.03	0.03	0.02	0.03	0.04	0.03	0.03	0.05	0.04	0.03	0.03
Avg Specialty Drug Cost PMPM	\$172.15	\$275.37	\$327.24	\$534.80	\$283.26	\$516.51	\$454.81	\$500.07	\$749.91	\$622.82	\$622.82	\$626.38	\$467.46
Avg Specialty Plan Paid PMPM	\$169.60	\$274.31	\$326.17	\$531.19	\$292.83	\$515.53	\$454.67	\$499.96	\$746.86	\$622.82	\$622.82	\$626.38	\$466.36
Avg Specialty Member Paid PMPM	\$2.55	\$1.06	\$1.07	\$3.61	\$0.43	\$0.98	\$0.13	\$0.11	\$0.11	\$3.05	\$0.00	\$0.00	\$1.10
Avg Non-Specialty Rx PMPM	2.43	2.60	2.39	2.47	2.51	2.35	2.69	2.52	2.52	2.52	2.62	2.50	2.50
Avg Non-Specialty Drug Cost PMPM	\$439.07	\$428.02	\$513.02	\$370.25	\$406.76	\$485.35	\$391.42	\$468.21	\$468.40	\$510.64	\$474.25	\$435.24	\$435.24
Avg Non-Specialty Plan Paid PMPM	\$316.54	\$388.16	\$475.08	\$346.94	\$381.66	\$454.01	\$367.34	\$441.51	\$425.11	\$490.99	\$472.05	\$400.21	\$400.21
Avg Non-Specialty Member Paid PMPM	\$122.54	\$39.58	\$32.93	\$24.82	\$24.82	\$30.81	\$23.55	\$23.55	\$20.77	\$20.77	\$19.41	\$19.41	\$34.69

RXT1020DM - Executive Summary by Time Period

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RXT1025DM - Comparative Executive Summary

Dec 30, 2025
 10:22:46 AM

Current Period: Date Submitted From December 2024 Through November 2024
 Previous Period: Date Submitted From December 2023 Through November 2024
 Client: Fresno City Employees Health and Welfare Trust EGWP

Membership	Measures	Current Period	Previous Period	% Change
Avg Eligible Members	229	224	2.4%	
% Utilizing Members	105.9%	102.2%	3.6%	
Total Utilizing Members	243	229	6.1%	
Avg Member Age	76.25	76.64	-0.5%	
Rx and Cost				
Total Days Supply	404,840	383,492	2.9%	
Total Rxs	6,966	6,511	7.0%	
Total Drug Cost	\$2,485,148.73	\$1,423,274.33	74.6%	
Total Plan Paid	\$2,385,680.04	\$1,040,934.80	128.2%	
Total Member Paid	\$98,528.53	\$392,965.69	-74.3%	
Total Ingredient Cost	\$2,478,894.13	\$1,417,837.58	74.8%	
Total Dispensing Fee	\$5,024.60	\$4,024.75	24.8%	
Total Sales Tax	\$0.00	\$0.00	0.0%	
Total Incentive Fee	\$1,230.00	\$1,312.00	-6.3%	
% Plan Paid	96.0%	73.1%	31.3%	
% Member Paid	4.0%	26.9%	-85.3%	
Days Supply / Rx	58.12	60.43	-3.8%	
Drug Cost / Rx	\$356.75	\$218.60	63.2%	
Plan Paid / Rx	\$342.47	\$159.87	114.2%	
Member Paid / Rx	\$14.14	\$59.82	-76.0%	
Per Member Per Month				
Days Supply PMPM	147.05	146.33	0.5%	
Rxs PMPM	2.53	2.42	4.5%	
Drug Cost PMPM	\$902.71	\$529.30	70.5%	
Plan Paid PMPM	\$666.57	\$387.11	123.9%	
Member Paid PMPM	\$35.79	\$142.42	-74.9%	
Drug Type				
% Single-Source Brand Rxs	13.0%	12.6%	3.2%	
% Multi-Source Brand Rxs	1.3%	1.2%	7.7%	
% Generic Rxs	85.6%	86.1%	-0.6%	
% Generic Efficiency	98.5%	98.6%	-0.1%	
Drug Channel				
% Retail Rxs	44.7%	42.8%	4.5%	
% Retail 90 Rxs	32.9%	34.1%	-3.5%	
% Mail Rxs	22.4%	23.1%	-3.2%	
Specialty Drugs				
Total Specialty Days Supply	2,611	2,108	23.9%	
Total Specialty Rxs	80	56	42.9%	
Total Specialty Drug Cost	\$1,286,920.39	\$338,126.70	280.6%	
Total Specialty Plan Paid	\$1,283,891.74	\$319,753.95	301.5%	
Total Specialty Member Paid	\$3,028.65	\$18,372.75	-83.5%	
% Specialty Rxs	1.1%	0.9%	33.5%	
% Specialty of Total Drug Cost	51.8%	23.8%	118.0%	
% Specialty of Total Plan Paid	53.8%	30.7%	75.2%	
% Specialty of Total Member Paid	3.1%	4.8%	-35.9%	
Specialty Days Supply PMPM	0.95	0.78	21.0%	
Specialty Rxs PMPM	0.03	0.02	39.5%	
Specialty Drug Cost PMPM	\$467.46	\$125.74	271.8%	
Specialty Plan Paid PMPM	\$466.36	\$118.91	292.2%	
Specialty Member Paid PMPM	\$1.10	\$6.83	-83.9%	
Non-Specialty Rxs PMPM	2.50	2.40	4.2%	
Non-Specialty Drug Cost PMPM	\$435.24	\$403.55	7.9%	
Non-Specialty Plan Paid PMPM	\$400.21	\$269.20	49.2%	
Non-Specialty Member Paid PMPM	\$34.69	\$135.59	-74.4%	

RXT1025DM - Comparative Executive Summary
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DELTA DENTAL SELF-FUNDED FINANCIAL REPORT PACKAGE

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



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

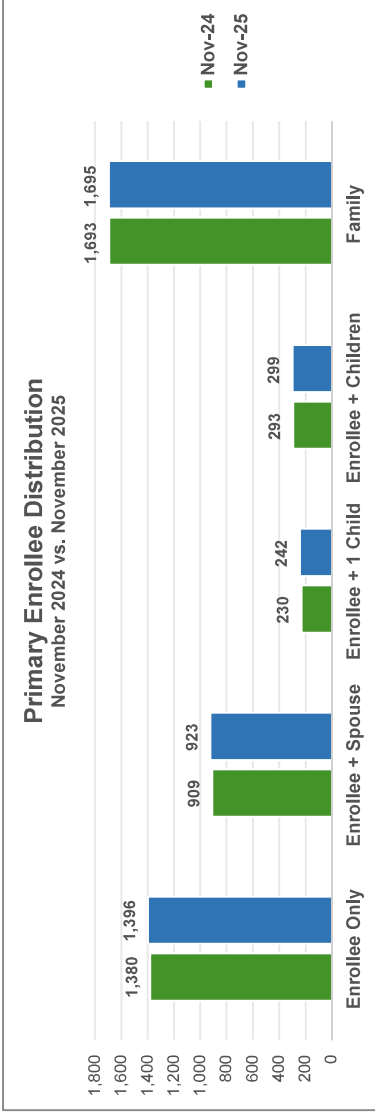
Paid Period: December 1, 2023 - November 30, 2024 compared to December 1, 2024 - November 30, 2025

Financial Summary

- For paid period ended November 30, 2025, the group had an average exposure of 4,522 primary enrollees. This represents a year / year increase of 2.1% from the previous period's average exposure of 4,430 primary enrollees.
- For the current period, claims paid PEPM was \$67.92, compared to \$66.74 during the previous period; This represents a year / year increase of 1.8%.
- During the current period, 69.4% of primary enrollees had enrolled dependents vs. 69.4% of primary enrollees during the previous period.

	12/1/2023 - 11/30/2024	12/1/2024 - 11/30/2025
Claims Paid	\$3,547,868	\$3,685,178
Exposure**	53,163	54,258
Avg. Exposure	4,430	4,522
Avg. Member Count	11,617	11,836

**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, 2023 - November 30, 2025

Date	Number of Claims	Paid Amount	Enrollee Only	Enrollee + Spouse	Enrollee + 1 Child	Enrollee + Children	Family	Total Primary Enrollees	Adult Dependents	Child Dependents	Total Members
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	905	225	304	1,683	4,500	2,591	4,691	11,782
Aug-24	2,381	\$410,265	1,394	902	223	299	1,693	4,513	2,597	4,694	11,804
Sep-24	1,770	\$311,858	1,389	906	229	296	1,700	4,520	2,607	4,706	11,833
Oct-24	2,162	\$349,594	1,390	899	229	296	1,694	4,508	2,594	4,692	11,794
Nov-24	1,580	\$254,337	1,380	909	230	293	1,693	4,505	2,602	4,700	11,807
Dec-24	1,690	\$268,341	1,378	907	232	291	1,692	4,500	2,599	4,693	11,792
Jan-25	1,737	\$268,903	1,371	905	234	298	1,689	4,497	2,594	4,698	11,789
Feb-25	1,648	\$274,234	1,380	902	230	298	1,680	4,490	2,582	4,684	11,756
Mar-25	1,801	\$292,155	1,387	900	232	301	1,685	4,505	2,585	4,700	11,790
Apr-25	1,804	\$282,528	1,386	897	233	299	1,687	4,502	2,584	4,706	11,792
May-25	2,186	\$357,000	1,378	893	232	298	1,693	4,494	2,586	4,708	11,788
Jun-25	1,741	\$274,397	1,372	898	235	297	1,691	4,493	2,589	4,704	11,786
Jul-25	2,168	\$362,286	1,390	913	242	300	1,714	4,559	2,630	4,766	11,955
Aug-25	1,740	\$299,583	1,399	920	240	306	1,710	4,575	2,633	4,755	11,963
Sep-25	1,787	\$318,750	1,391	918	237	306	1,705	4,557	2,626	4,730	11,913
Oct-25	2,150	\$380,424	1,381	917	238	301	1,694	4,531	2,614	4,693	11,838
Nov-25	1,785	\$306,576	1,396	923	242	299	1,695	4,555	2,621	4,697	11,873
Total	43,916	\$7,233,045	32,881	21,536	5,523	7,067	40,414	107,421	61,972	112,045	281,438

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, 2023 - November 30, 2025

Group-Division	Date	Number of Claims	Paid Amount	Enrollee Only	Enrollee + Spouse	Enrollee + 1 Child	Enrollee + Children	Family	Total Primary Enrollees	Adult Dependents	Child Dependents	Total Members
00273-00001	Dec-23	1,248	\$198,207	1,112	515	213	270	1,567	3,677	2,082	4,358	10,117
00273-00001	Jan-24	1,206	\$172,131	1,145	516	213	270	1,576	3,720	2,092	4,372	10,184
00273-00001	Feb-24	1,707	\$283,168	1,194	516	212	274	1,582	3,778	2,098	4,408	10,284
00273-00001	Mar-24	1,634	\$254,228	1,208	513	214	281	1,593	3,809	2,106	4,452	10,367
00273-00001	Apr-24	1,391	\$227,865	1,218	516	215	280	1,588	3,817	2,104	4,447	10,368
00273-00001	May-24	1,860	\$303,016	1,210	524	218	278	1,583	3,813	2,107	4,447	10,367
00273-00001	Jun-24	1,512	\$246,586	1,233	525	220	278	1,586	3,842	2,111	4,457	10,410
00273-00001	Jul-24	1,395	\$211,985	1,235	546	216	296	1,609	3,902	2,158	4,539	10,599
00273-00001	Aug-24	2,084	\$362,020	1,243	539	219	290	1,621	3,912	2,162	4,545	10,619
00273-00001	Sep-24	1,497	\$263,699	1,239	541	223	288	1,627	3,918	2,169	4,557	10,644
00273-00001	Oct-24	1,878	\$304,086	1,239	534	222	287	1,619	3,901	2,154	4,538	10,593
00273-00001	Nov-24	1,350	\$217,496	1,231	542	223	284	1,620	3,900	2,162	4,548	10,610
00273-00001	Dec-24	1,467	\$228,622	1,229	540	225	283	1,616	3,893	2,156	4,539	10,588
00273-00001	Jan-25	1,530	\$238,591	1,221	538	227	291	1,616	3,893	2,154	4,554	10,601
00273-00001	Feb-25	1,458	\$242,457	1,230	533	224	291	1,609	3,887	2,142	4,545	10,574
00273-00001	Mar-25	1,548	\$247,561	1,233	537	226	294	1,614	3,904	2,151	4,561	10,616
00273-00001	Apr-25	1,582	\$249,349	1,231	534	226	293	1,617	3,901	2,151	4,570	10,622
00273-00001	May-25	1,885	\$307,267	1,221	530	225	292	1,622	3,890	2,152	4,568	10,610
00273-00001	Jun-25	1,473	\$233,554	1,216	534	227	289	1,617	3,883	2,151	4,564	10,588
00273-00001	Jul-25	1,891	\$308,252	1,233	552	234	292	1,644	3,955	2,199	4,623	10,777
00273-00001	Aug-25	1,554	\$268,012	1,241	557	232	298	1,637	3,965	2,197	4,609	10,771
00273-00001	Sep-25	1,525	\$271,588	1,234	552	229	298	1,631	3,944	2,186	4,584	10,714
00273-00001	Oct-25	1,856	\$327,695	1,220	550	230	293	1,619	3,912	2,172	4,546	10,630
00273-00001	Nov-25	1,540	\$261,143	1,238	554	234	292	1,621	3,939	2,178	4,556	10,673
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	247	123	691
00273-00002	Jul-24	88	\$14,219	63	187	4	7	61	322	248	124	694
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	7	59	327	251	120	698
00273-00002	Oct-24	173	\$30,805	66	187	3	8	60	324	247	123	694
00273-00002	Nov-24	126	\$20,314	64	188	3	8	60	323	248	124	695
00273-00002	Dec-24	124	\$22,358	65	187	4	7	63	326	250	126	702
00273-00002	Jan-25	123	\$17,131	66	185	4	6	62	323	247	123	693
00273-00002	Feb-25	111	\$17,232	66	185	3	6	62	322	247	120	689
00273-00002	Mar-25	139	\$21,392	68	181	3	6	62	320	243	120	683
00273-00002	Apr-25	130	\$18,917	68	181	4	5	62	320	243	118	681
00273-00002	May-25	160	\$24,513	68	181	4	5	63	321	244	122	687
00273-00002	Jun-25	131	\$18,330	68	182	5	6	65	326	247	128	701
00273-00002	Jul-25	156	\$29,529	70	180	5	6	61	322	241	121	684

00273-00002	Aug-25	110	\$17,067	70	182	5	6	65	328	247	126	701
00273-00002	Sep-25	154	\$27,148	69	185	5	6	65	330	250	125	705
00273-00002	Oct-25	178	\$31,243	73	185	5	6	64	333	249	123	705
00273-00002	Nov-25	131	\$26,971	69	185	5	6	64	329	249	121	699
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
00273-00003	May-24	113	\$16,698	78	162	1	0	9	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	76	160	1	0	10	247	170	15	432
00273-00003	Nov-24	89	\$14,387	76	161	1	0	10	248	171	15	434
00273-00003	Dec-24	84	\$14,558	75	162	1	0	9	247	171	14	432
00273-00003	Jan-25	76	\$11,821	75	162	1	0	8	246	170	13	429
00273-00003	Feb-25	68	\$12,951	76	164	1	0	8	249	172	13	434
00273-00003	Mar-25	107	\$20,822	78	162	1	0	8	249	170	13	432
00273-00003	Apr-25	88	\$13,767	78	163	1	0	7	249	170	12	431
00273-00003	May-25	131	\$24,479	82	167	1	0	7	257	174	12	443
00273-00003	Jun-25	114	\$18,807	81	167	1	0	7	256	174	12	442
00273-00003	Jul-25	110	\$21,343	81	167	1	0	7	256	174	12	442
00273-00003	Aug-25	69	\$13,282	82	168	1	0	7	258	175	12	445
00273-00003	Sep-25	103	\$19,295	82	168	1	0	8	259	176	13	448
00273-00003	Oct-25	109	\$20,707	82	169	1	0	8	260	177	13	450
00273-00003	Nov-25	102	\$17,116	83	171	1	0	7	262	178	11	451
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	May-24	11	\$1,263	7	17	2	0	0	26	17	2	45
00273-00004	Jun-24	13	\$2,133	7	17	2	0	0	27	18	2	47
00273-00004	Jul-24	11	\$2,090	8	17	2	0	1	28	18	3	49
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	29	19	3	50
00273-00004	Oct-24	12	\$1,846	8	18	2	0	1	29	19	3	51
00273-00004	Nov-24	12	\$1,836	8	18	2	0	1	29	19	3	51
00273-00004	Dec-24	12	\$2,061	8	18	2	0	1	29	19	3	51
00273-00004	Jan-25	8	\$1,360	8	20	2	0	1	31	21	3	55
00273-00004	Feb-25	11	\$1,594	8	20	2	0	0	30	20	2	52
00273-00004	Mar-25	7	\$2,580	8	20	2	0	0	30	20	2	52
00273-00004	Apr-25	4	\$496	8	19	2	0	0	29	19	2	50
00273-00004	May-25	9	\$676	7	14	2	0	0	23	14	2	39
00273-00004	Jun-25	19	\$3,201	7	14	2	0	0	23	14	2	39
00273-00004	Jul-25	11	\$3,162	6	13	2	0	0	21	13	2	36
00273-00004	Aug-25	7	\$1,223	6	13	2	0	0	21	13	2	36
00273-00004	Sep-25	2	\$278	6	13	2	0	0	21	13	2	36
00273-00004	Oct-25	7	\$779	6	13	2	0	0	21	13	2	36
00273-00004	Nov-25	11	\$1,029	6	13	2	0	0	21	13	2	36
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
00273-09001	Dec-24	3	\$742	1	0	0	1	3	5	3	11	19
00273-09001	Jan-25	0	\$0	1	0	0	1	2	4	2	5	11
00273-09001	Feb-25	0	\$0	0	0	0	1	1	2	1	4	7
00273-09001	Mar-25	0	\$0	0	0	0	1	1	2	1	4	7
00273-09001	Apr-25	0	\$0	1	0	0	1	1	2	1	4	8
00273-09001	May-25	1	\$66	0	1	0	1	1	3	2	4	9
00273-09001	Jun-25	4	\$505	0	1	0	2	2	5	3	8	16
00273-09001	Jul-25	0	\$0	0	1	0	2	2	5	3	8	16
00273-09001	Aug-25	0	\$0	0	0	0	2	1	3	1	6	10
00273-09001	Sep-25	3	\$440	0	0	0	2	1	3	1	6	10
00273-09001	Oct-25	0	\$0	0	0	0	2	3	5	3	9	17
00273-09001	Nov-25	1	\$317	0	0	0	1	3	4	3	7	14
Total		43,916	\$7,233,045	32,881	21,536	5,523	7,067	40,414	107,421	61,972	112,045	281,438

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, 2023 - November 30, 2025

Group	Division	Paid Month/Year	Incurred Month/Year	Paid Amount
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
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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
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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
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
00273	All	Dec-24	Dec-23	\$377
00273	All	Dec-24	Feb-24	\$149
00273	All	Dec-24	Apr-24	\$1,337
00273	All	Dec-24	May-24	\$586
00273	All	Dec-24	Jun-24	\$587
00273	All	Dec-24	Jul-24	\$3,045
00273	All	Dec-24	Aug-24	\$1,364
00273	All	Dec-24	Sep-24	\$2,823
00273	All	Dec-24	Oct-24	\$12,720
00273	All	Dec-24	Nov-24	\$102,749
00273	All	Dec-24	Dec-24	\$142,604
00273	All	Jan-25	Nov-23	\$750
00273	All	Jan-25	Jan-24	\$1,681
00273	All	Jan-25	Feb-24	\$56
00273	All	Jan-25	Mar-24	\$659
00273	All	Jan-25	Apr-24	\$366
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00273	All	Jan-25	Jun-24	\$732
00273	All	Jan-25	Jul-24	\$235
00273	All	Jan-25	Aug-24	\$1,367
00273	All	Jan-25	Sep-24	\$2,318
00273	All	Jan-25	Oct-24	\$10,018
00273	All	Jan-25	Nov-24	\$19,993
00273	All	Jan-25	Dec-24	\$81,464
00273	All	Jan-25	Jan-25	\$148,953
00273	All	Feb-25	Feb-24	\$482
00273	All	Feb-25	Mar-24	\$26
00273	All	Feb-25	Apr-24	\$300

00273	All	Feb-25	May-24	\$981
00273	All	Feb-25	Jun-24	\$257
00273	All	Feb-25	Jul-24	\$436
00273	All	Feb-25	Aug-24	\$1,735
00273	All	Feb-25	Sep-24	\$2,094
00273	All	Feb-25	Oct-24	\$2,656
00273	All	Feb-25	Nov-24	\$5,239
00273	All	Feb-25	Dec-24	\$10,137
00273	All	Feb-25	Jan-25	\$106,103
00273	All	Feb-25	Feb-25	\$143,787
00273	All	Mar-25	Feb-24	\$900
00273	All	Mar-25	Mar-24	\$957
00273	All	Mar-25	Apr-24	\$39
00273	All	Mar-25	May-24	\$209
00273	All	Mar-25	Jun-24	\$723
00273	All	Mar-25	Jul-24	\$179
00273	All	Mar-25	Aug-24	\$117
00273	All	Mar-25	Sep-24	\$776
00273	All	Mar-25	Oct-24	\$105
00273	All	Mar-25	Nov-24	\$3,517
00273	All	Mar-25	Dec-24	\$4,009
00273	All	Mar-25	Jan-25	\$13,093
00273	All	Mar-25	Feb-25	\$113,917
00273	All	Mar-25	Mar-25	\$153,614
00273	All	Apr-25	May-24	\$572
00273	All	Apr-25	Jun-24	\$358
00273	All	Apr-25	Jul-24	\$174
00273	All	Apr-25	Aug-24	\$177
00273	All	Apr-25	Sep-24	\$645
00273	All	Apr-25	Oct-24	\$208
00273	All	Apr-25	Nov-24	\$463
00273	All	Apr-25	Dec-24	\$998
00273	All	Apr-25	Jan-25	\$2,015
00273	All	Apr-25	Feb-25	\$9,890
00273	All	Apr-25	Mar-25	\$127,007
00273	All	Apr-25	Apr-25	\$140,022
00273	All	May-25	Jun-24	\$1,628
00273	All	May-25	Jul-24	\$691
00273	All	May-25	Aug-24	\$189
00273	All	May-25	Sep-24	\$1,488
00273	All	May-25	Oct-24	\$121
00273	All	May-25	Nov-24	\$709
00273	All	May-25	Dec-24	\$3,403
00273	All	May-25	Jan-25	\$2,864
00273	All	May-25	Feb-25	\$3,028
00273	All	May-25	Mar-25	\$14,760
00273	All	May-25	Apr-25	\$153,220
00273	All	May-25	May-25	\$174,898
00273	All	Jun-25	Feb-24	\$322

00273	All	Jun-25	Mar-24	\$134
00273	All	Jun-25	Sep-24	\$197
00273	All	Jun-25	Oct-24	\$677
00273	All	Jun-25	Nov-24	\$1,986
00273	All	Jun-25	Dec-24	\$179
00273	All	Jun-25	Jan-25	\$1,650
00273	All	Jun-25	Feb-25	\$1,192
00273	All	Jun-25	Mar-25	\$3,058
00273	All	Jun-25	Apr-25	\$12,657
00273	All	Jun-25	May-25	\$105,960
00273	All	Jun-25	Jun-25	\$146,385
00273	All	Jul-25	Dec-23	\$367
00273	All	Jul-25	Mar-24	\$116
00273	All	Jul-25	May-24	\$614
00273	All	Jul-25	Jun-24	\$919
00273	All	Jul-25	Jul-24	\$104
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00273	All	Jul-25	Oct-24	\$947
00273	All	Jul-25	Nov-24	\$1,313
00273	All	Jul-25	Dec-24	\$239
00273	All	Jul-25	Jan-25	\$882
00273	All	Jul-25	Feb-25	\$1,409
00273	All	Jul-25	Mar-25	\$2,696
00273	All	Jul-25	Apr-25	\$7,423
00273	All	Jul-25	May-25	\$11,440
00273	All	Jul-25	Jun-25	\$127,539
00273	All	Jul-25	Jul-25	\$205,296
00273	All	Aug-25	Nov-23	\$32
00273	All	Aug-25	Jan-24	\$92
00273	All	Aug-25	Feb-24	\$144
00273	All	Aug-25	Apr-24	\$222
00273	All	Aug-25	Jun-24	\$150
00273	All	Aug-25	Jul-24	\$311
00273	All	Aug-25	Aug-24	\$293
00273	All	Aug-25	Sep-24	\$50
00273	All	Aug-25	Nov-24	\$223
00273	All	Aug-25	Jan-25	\$469
00273	All	Aug-25	Feb-25	\$2,489
00273	All	Aug-25	Mar-25	\$1,674
00273	All	Aug-25	Apr-25	\$2,671
00273	All	Aug-25	May-25	\$4,060
00273	All	Aug-25	Jun-25	\$10,894
00273	All	Aug-25	Jul-25	\$103,338
00273	All	Aug-25	Aug-25	\$172,471
00273	All	Sep-25	Aug-24	\$59
00273	All	Sep-25	Dec-24	\$1,487
00273	All	Sep-25	Feb-25	\$263
00273	All	Sep-25	Mar-25	\$1,895

00273	All	Sep-25	Apr-25	\$2,192
00273	All	Sep-25	May-25	\$1,125
00273	All	Sep-25	Jun-25	\$4,674
00273	All	Sep-25	Jul-25	\$15,256
00273	All	Sep-25	Aug-25	\$118,072
00273	All	Sep-25	Sep-25	\$173,728
00273	All	Oct-25	Nov-24	\$203
00273	All	Oct-25	Dec-24	\$50
00273	All	Oct-25	Jan-25	\$979
00273	All	Oct-25	Feb-25	\$526
00273	All	Oct-25	Mar-25	\$66
00273	All	Oct-25	Apr-25	\$1,235
00273	All	Oct-25	May-25	\$1,366
00273	All	Oct-25	Jun-25	\$2,135
00273	All	Oct-25	Jul-25	\$7,946
00273	All	Oct-25	Aug-25	\$21,024
00273	All	Oct-25	Sep-25	\$157,631
00273	All	Oct-25	Oct-25	\$187,263
00273	All	Nov-25	Sep-24	\$147
00273	All	Nov-25	Nov-24	\$145
00273	All	Nov-25	Feb-25	\$529
00273	All	Nov-25	Mar-25	\$188
00273	All	Nov-25	Apr-25	\$137
00273	All	Nov-25	May-25	\$1,144
00273	All	Nov-25	Jun-25	\$970
00273	All	Nov-25	Jul-25	\$5,146
00273	All	Nov-25	Aug-25	\$3,689
00273	All	Nov-25	Sep-25	\$14,998
00273	All	Nov-25	Oct-25	\$117,432
00273	All	Nov-25	Nov-25	\$162,050
Total				\$7,233,045

Group	Division	Paid Month/Year	Incurred Month/Year	Paid Amount
00273	00001	Dec-23	Jan-22	\$263
00273	00001	Dec-23	Apr-22	\$391
00273	00001	Dec-23	Jun-22	\$272
00273	00001	Dec-23	Nov-22	\$1,982
00273	00001	Dec-23	Feb-23	\$742
00273	00001	Dec-23	Mar-23	\$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
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
00273	00001	Jan-24	Apr-23	\$90
00273	00001	Jan-24	Jun-23	\$811
00273	00001	Jan-24	Aug-23	\$721
00273	00001	Jan-24	Sep-23	\$1,699
00273	00001	Jan-24	Oct-23	\$2,535
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00273	00001	Jan-24	Dec-23	\$64,267
00273	00001	Jan-24	Jan-24	\$96,744
00273	00001	Feb-24	Jun-22	\$1,500
00273	00001	Feb-24	Dec-22	\$191
00273	00001	Feb-24	Jan-23	\$99
00273	00001	Feb-24	Feb-23	\$18
00273	00001	Feb-24	Mar-23	-\$12
00273	00001	Feb-24	Apr-23	\$326
00273	00001	Feb-24	Jun-23	\$350
00273	00001	Feb-24	Jul-23	\$616
00273	00001	Feb-24	Aug-23	\$1,230
00273	00001	Feb-24	Sep-23	\$2,624
00273	00001	Feb-24	Oct-23	\$5,820
00273	00001	Feb-24	Nov-23	\$6,001
00273	00001	Feb-24	Dec-23	\$14,688
00273	00001	Feb-24	Jan-24	\$124,807
00273	00001	Feb-24	Feb-24	\$124,910
00273	00001	Mar-24	Oct-21	\$1,500
00273	00001	Mar-24	Dec-22	\$215
00273	00001	Mar-24	Jan-23	-\$18
00273	00001	Mar-24	Feb-23	\$9
00273	00001	Mar-24	Mar-23	\$93
00273	00001	Mar-24	Apr-23	\$56
00273	00001	Mar-24	May-23	\$304
00273	00001	Mar-24	Jun-23	\$502
00273	00001	Mar-24	Jul-23	\$50
00273	00001	Mar-24	Aug-23	\$489
00273	00001	Mar-24	Sep-23	\$1,397
00273	00001	Mar-24	Oct-23	\$1,358
00273	00001	Mar-24	Nov-23	\$1,827
00273	00001	Mar-24	Dec-23	\$2,141
00273	00001	Mar-24	Jan-24	\$11,076
00273	00001	Mar-24	Feb-24	\$99,768
00273	00001	Mar-24	Mar-24	\$133,461
00273	00001	Apr-24	Sep-22	\$313
00273	00001	Apr-24	Feb-23	-\$6
00273	00001	Apr-24	Mar-23	\$63
00273	00001	Apr-24	Apr-23	\$93
00273	00001	Apr-24	Jun-23	\$827
00273	00001	Apr-24	Jul-23	\$1,556

00273	00001	Apr-24	Aug-23	\$189
00273	00001	Apr-24	Sep-23	\$634
00273	00001	Apr-24	Oct-23	\$325
00273	00001	Apr-24	Nov-23	\$191
00273	00001	Apr-24	Dec-23	\$188
00273	00001	Apr-24	Jan-24	\$2,725
00273	00001	Apr-24	Feb-24	\$13,141
00273	00001	Apr-24	Mar-24	\$89,139
00273	00001	Apr-24	Apr-24	\$118,489
00273	00001	May-24	Jul-23	\$1,469
00273	00001	May-24	Aug-23	\$651
00273	00001	May-24	Oct-23	\$2,539
00273	00001	May-24	Nov-23	\$1,149
00273	00001	May-24	Dec-23	\$812
00273	00001	May-24	Jan-24	\$1,856
00273	00001	May-24	Feb-24	\$8,362
00273	00001	May-24	Mar-24	\$15,117
00273	00001	May-24	Apr-24	\$117,787
00273	00001	May-24	May-24	\$153,274
00273	00001	Jun-24	Apr-23	\$44
00273	00001	Jun-24	Jun-23	\$1,096
00273	00001	Jun-24	Sep-23	\$32
00273	00001	Jun-24	Oct-23	\$248
00273	00001	Jun-24	Nov-23	\$887
00273	00001	Jun-24	Dec-23	\$196
00273	00001	Jun-24	Jan-24	\$356
00273	00001	Jun-24	Feb-24	\$4,654
00273	00001	Jun-24	Mar-24	\$7,153
00273	00001	Jun-24	Apr-24	\$6,944
00273	00001	Jun-24	May-24	\$98,500
00273	00001	Jun-24	Jun-24	\$126,475
00273	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	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	Jun-24	\$11,609
00273	00001	Aug-24	Jul-24	\$159,546
00273	00001	Aug-24	Aug-24	\$176,178
00273	00001	Sep-24	Aug-23	\$76
00273	00001	Sep-24	Sep-23	\$721
00273	00001	Sep-24	Nov-23	\$147
00273	00001	Sep-24	Dec-23	\$91
00273	00001	Sep-24	Feb-24	\$957
00273	00001	Sep-24	Mar-24	\$2,112
00273	00001	Sep-24	Apr-24	\$2,472
00273	00001	Sep-24	May-24	\$1,691
00273	00001	Sep-24	Jun-24	\$2,686
00273	00001	Sep-24	Jul-24	\$9,972
00273	00001	Sep-24	Aug-24	\$112,660
00273	00001	Sep-24	Sep-24	\$130,114
00273	00001	Oct-24	Sep-23	\$110
00273	00001	Oct-24	Jan-24	\$499
00273	00001	Oct-24	Mar-24	\$576
00273	00001	Oct-24	Apr-24	\$337
00273	00001	Oct-24	May-24	\$3,081
00273	00001	Oct-24	Jun-24	\$1,330
00273	00001	Oct-24	Jul-24	\$7,056
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00273	00004	Jan-25	Dec-24	\$931
00273	00004	Jan-25	Jan-25	\$429
00273	00004	Feb-25	Jan-25	\$566
00273	00004	Feb-25	Feb-25	\$1,028
00273	00004	Mar-25	Jan-25	\$865
00273	00004	Mar-25	Mar-25	\$1,715
00273	00004	Apr-25	Dec-24	\$184
00273	00004	Apr-25	Mar-25	\$72
00273	00004	Apr-25	Apr-25	\$240
00273	00004	May-25	Apr-25	\$423
00273	00004	May-25	May-25	\$253
00273	00004	Jun-25	May-25	\$358
00273	00004	Jun-25	Jun-25	\$2,842
00273	00004	Jul-25	Jun-25	\$2,061
00273	00004	Jul-25	Jul-25	\$1,100
00273	00004	Aug-25	Jul-25	\$345
00273	00004	Aug-25	Aug-25	\$878
00273	00004	Sep-25	Aug-25	\$82
00273	00004	Sep-25	Sep-25	\$197
00273	00004	Oct-25	Sep-25	\$468
00273	00004	Oct-25	Oct-25	\$310
00273	00004	Nov-25	Oct-25	\$82
00273	00004	Nov-25	Nov-25	\$947
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
00273	09001	Dec-24	Dec-24	\$742
00273	09001	May-25	May-25	\$66
00273	09001	Jun-25	Jun-25	\$505
00273	09001	Sep-25	Sep-25	\$440
00273	09001	Nov-25	Nov-25	\$317
Total				\$7,233,045

From: [FCEA Office](#)
To: [Diana Cavazos](#)
Subject: Fw: Gag Clause Prohibition Compliance Attestation (GPCA) successful submission of #106839
Date: Monday, December 22, 2025 10:51:09 AM
Attachments: [Gag Clause Attestation 2025.pdf](#)

External Email: This message originated from outside Personify Health.

From: HIOS_Submissions@cms.hhs.gov <HIOS_Submissions@cms.hhs.gov>
Sent: Monday, December 22, 2025 10:48 AM
To: FCEA Office <Office@fceamail.com>
Subject: Gag Clause Prohibition Compliance Attestation (GPCA) successful submission of #106839

Dear Samuel Frank,
Thank you for completing your **2025 Gag Clause Prohibition Compliance Attestation (GPCA)**. Your submission #106839 was **successful**. For additional assistance, contact the Marketplace Service Desk (MSD) at CMS_FEPS@cms.hhs.gov or 1-855-267-1515.

Thank you,
Center for Consumer Information & Insurance Oversight (CCIIO) | Centers for Medicare & Medicaid Services (CMS)

Reminder: Gag Clause Attestation submission due December 31

This is a reminder that Group Health Plans (GHP) must submit their **Gag Clause Prohibition Compliance Attestation** with CMS no later than December 31 each year. While Personify Health will not be submitting the attestation, we have information CMS published that may assist you.

Purpose of the attestation

The gag clause provisions generally prohibit GHPs from entering into certain provider agreements that would prevent the disclosure of cost, quality of care information, data, and certain other information to active or eligible plan members, plan sponsors, or referring providers. Additionally, provider agreements may not restrict a GHP from sharing such information with a business associate, consistent with applicable privacy regulations. A health care provider, network, association of providers, or other service provider may place reasonable restrictions on the public disclosure of this information. These provisions became effective December 27, 2020.

Contracts subject to the Gag Clause Prohibition

Only contracts specific to your medical plan are subject to the Gag Clause Prohibition. The regulation does not apply to contracts that pertain exclusively to your dental, vision plans, and/or to stand-alone retiree plans.

Contracts executed prior to the effective date of the gag clause provisions (i.e., December 27, 2020) are not subject to the Gag Clause Prohibition.

Medical plan contractors include:

- Provider Network, including Reference-Based Pricing (RBP) vendors
- Pharmacy Benefits Manager (PBM) and any other prescription drug vendor
- Behavioral Health Network (in most cases this is the same as your Provider Network)
- Other service providers offering access to a network of providers (e.g., infertility vendor)

Filling the attestation

Plans must file their attestation through the Gag Clause Prohibition Compliance Attestation module.

Visit the CMS website for a user manual with a step-by-step guide for using the module and instructions for completing the attestation: [Gag Clause Prohibition Compliance Attestation](#).

Personify Health does not have gag clauses in its contracts. Please reach out to your other medical plan contractors regarding gag clause provisions in their contracts.



Blue Shield of California
601 12th St,
Oakland, CA 94607

Consolidated Appropriations Act, Section 201
Gag Clause Prohibition

Compliance Certification

Blue Shield of California (“Blue Shield”) hereby attests that all applicable contracts with Fresno City Health and Welfare Trust (“Customer”) for Blue Shield health care service plans and/or Blue Shield administrative services (“Customer Contracts”) for group health plans sponsored by Customer (the “Plans”) and all applicable Blue Shield contracts with health care providers (“Provider Contracts”) made available by Blue Shield pursuant to the Customer Contracts comply with the Gag Clauses Prohibition as required by the Consolidated Appropriations Act of 2021, in accordance with section 9824(a)(1) of the Internal Revenue Code of 1986 as amended, section 724(a)(1) of the Employee Retirement Income Security Act of 1974 as amended, and section 2799A-9(a)(1) of the Public Health Service Act as amended. Blue Shield attests that the Customer Contracts and Provider Contracts do not directly or indirectly restrict Customer or the Plans from:

1. Providing provider-specific cost or quality of care information or data, through a consumer engagement tool or any other means, to referring providers, the plan sponsor, participants, beneficiaries, or enrollees, or individuals eligible to become participants, beneficiaries, or enrollees of the plan or coverage.
2. Electronically accessing de-identified claims and encounter information or data for each participant, beneficiary, or enrollee in the plan or coverage, upon request and consistent with the privacy regulations promulgated pursuant to section 264(c) of the Health Insurance Portability and Accountability Act of 1996 as amended (HIPAA), the amendments made by the Genetic Information Nondiscrimination Act of 2008 (GINA), and the Americans with Disabilities Act of 1990 as amended (ADA), including, on a per claim basis:
 - a. Financial information, such as the allowed amount, or any other claim-related financial obligations included in the provider contract.
 - b. Provider information, including name and clinical designation.
 - c. Service codes; or
 - d. Any other data element included in claim or encounter transactions; or
3. Sharing information or data described in items (1) or (2), or directing that such data be shared, with a business associate as defined in section 160.103 of title 45, Code of Federal Regulations (or successor regulations), consistent with the privacy regulations promulgated pursuant to section 264(c) of HIPAA, the amendments made by GINA, and the ADA.



Blue Shield of California
601 12th St,
Oakland, CA 94607

Blue Shield will not be submitting the annual Gag Clause Prohibition Compliance Attestation by December 31, directly on behalf of Customer to the Centers for Medicare and Medicaid Services (CMS), collecting attestations for the Departments of Labor, Health and Human Services, and the Treasury.

Customer can rely upon this Compliance Certification in submitting its annual Gag Clause Prohibition Compliance Attestation as it relates to the Customer Contracts and Provider Contracts.

Blue Shield agrees to notify Customer if at any time this attestation is no longer accurate.


Date: December 4, 2025
Name: Linda Patron

A handwritten signature in cursive script that reads "Linda Patron".

Signature:
Service Provider Name: Blue Shield of California

Diana Cavazos

From: manager@healthview.com
Sent: Thursday, December 4, 2025 2:56 PM
To: Diana Cavazos
Cc: Nikki Vang
Subject: RE: Request for Gag Clause Information - Fresno City Health and Welfare Trust 2025 - BSI

 **External Email:** This message originated from outside Personify Health.

Hello, Diana (and Nikki!)

I can confirm that our contracts do not have any gag clauses.

Thank you, and I hope that you and your family have a wonderful holiday season!

Best regards,

Bill

From: Diana Cavazos <Diana.Cavazos@PersonifyHealth.com>
Sent: Thursday, December 4, 2025 11:42 AM
To: 'manager@healthview.com' <manager@healthview.com>
Cc: Nikki Vang <Nikki.Vang@PersonifyHealth.com>
Subject: Request for Gag Clause Information - Fresno City Health and Welfare Trust 2025 - BSI

Hello, it that time of the year again,

I hope this message finds you well. I am reaching out to request the gag clause attestation for the year 2025.

Can you confirm your contracts do not have any gag clauses?

Thank you for your attention to this matter.

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

Because health is personal™



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Increasing Transparency by Removing Gag Clauses on Price and Quality Information Sub-Attestation

For Group health plans, including non-federal governmental plans, and health insurance issuers offering group health insurance coverage

Optum Rx attests that, in accordance with section 9824(a)(1) of the Internal Revenue Code, section 724(a)(1) of the Employee Retirement Income Security Act, and section 2799A-9(a)(1) of the Public Health Service Act, it has not entered into an agreement, and has not, subsequent to December 27, 2020, entered into an agreement with a health care provider, network or association of providers, third-party administrator, or other service provider offering access to a network of providers that would be directly or indirectly restrict the group health plan(s) or health plan(s) or health insurance issuer(s) from—

1. Providing provider-specific cost or quality of care information or data, through a consumer engagement tool or any other means, to referring providers, the plan sponsor, participants, beneficiaries, or enrollees, or individuals eligible to become participants, beneficiaries, or enrollees of the plan or coverage.
2. Electronically accessing de-identified claims and encounter information or data for each participant, beneficiary, or enrollee in the plan or coverage, upon request and consistent with the privacy regulations promulgated pursuant to section 264(c) of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the amendments made by the Genetic Information Nondiscrimination Act of 2008 (GINA), and the Americans with Disabilities Act of 1990 (ADA), including, on a per claim basis—
 - a. Financial information, such as the allowed amount, or any other claim-related financial obligations included in the provider contract.
 - b. Provider information, including name and clinical designation.
 - c. Service codes; or d. Any other data element included in claim or encounter transactions; or
3. Sharing information or data described in items (1) or (2), or directing that such data be shared, with a business associate as defined in section 160.103 of title 45, Code of Federal Regulations (or successor regulations), consistent with the privacy regulations promulgated pursuant to section 264(c) of HIPAA, the amendments made by GINA, and the ADA.

For Health insurance issuers offering individual health insurance coverage

Optum Rx attests that in accordance with section 2799A-9(a)(2) of the Public Health Service Act, will not enter into an agreement, and has not, subsequent to December 27, 2020, entered into an agreement with a health care provider, network or association of providers, third-party

administrator, or other service provider offering access to a network of providers that would be directly or indirectly restrict the group health plan(s) or health insurance issuer(s) from—

1. Providing provider-specific price or quality of care information, through a consumer engagement tool or any other means, to referring providers, enrollees, or individuals eligible to become enrollees of the plan or coverage; or
2. Sharing, for plan design, plan administration, and plan, financial, legal, and quality improvement activities, data described in item (1) with a business associate as defined in section 160.103 of title 45, Code of Federal Regulations (or successor regulations), consistent with the privacy regulations promulgated pursuant to section 264(c) of Health Insurance Portability and Accountability Act of 1996 (HIPAA), the amendments made by the Genetic Information Nondiscrimination Act of 2008 (GINA), and the Americans with Disabilities Act of 1990 (ADA).

On behalf of Optum Rx, Inc.,




Executive Name

Vice President, Client Management

10/11/2025
Date

Diana Cavazos

From: Joshua Oswald <joshua.oswald@simpletherapy.com>
Sent: Thursday, December 4, 2025 1:09 PM
To: Diana Cavazos
Cc: Nikki Vang
Subject: Re: Request for Gag Clause Information - Fresno City Health and Welfare Trust 2025 - SimpleMSK/SimpleBehavioral

 **External Email:** This message originated from outside Personify Health.

Hello Diana,
I hope you are doing well!
I can confirm that we have no gag clauses in the SimpleBehavioral or SimpleMsk contracts.
Please let me know if you need any other details.

Thank you,

Joshua D Oswald
Director of Customer Success
P: 559-400-6204 | simpletherapy.com



On Thu, Dec 4, 2025 at 11:39 AM Diana Cavazos <Diana.Cavazos@personifyhealth.com> wrote:

Hello, it that time of the year again,

I hope this message finds you well. I am reaching out to request the gag clause attestation for the year 2025.

Can you confirm your contracts do not have any gag clauses?

Thank you for your attention to this matter.

Diana Cavazos
Client Success Manager

Diana.Cavazos@PersonifyHealth.com

M 1.559.312.2295

F (559) 499-2464

personifyhealth.com



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SimpleTherapy Inc. | 1080 W Shaw, Suite 105 | Fresno, CA 93711 | www.SimpleTherapy.com

From: [Santana, Sara B](#)
To: [Diana Cavazos](#)
Cc: [Nikki Vang](#)
Subject: RE: Request for Gag Clause Information - Fresno City Health and Welfare Trust 2025 -EPIC
Date: Monday, November 10, 2025 9:11:05 AM
Attachments: [image001.png](#)
[Fresno City Employees Health and Welfare Trust Amendment No. 1_05-21_Fully Executed v2.pdf](#)

External Email: This message originated from outside Personify Health.

Hi Diana,

Section 8 - Confidentiality language in the original Agreement should cover this, and by virtue of Section 3 of the current Amendment the provisions of Section 8 is still applicable.

Let me know if anything else is needed.

Sara Santana
Senior Account Manager, Program Development

From: Diana Cavazos <Diana.Cavazos@PersonifyHealth.com>
Sent: Thursday, November 6, 2025 1:37 PM
To: Santana, Sara B <sara_santana@optum.com>
Cc: Nikki Vang <Nikki.Vang@PersonifyHealth.com>
Subject: Request for Gag Clause Information - Fresno City Health and Welfare Trust 2025 -EPIC

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

Hello,

I hope this message finds you well. I am reaching out to request the gag clause attestation for the year 2025.

Thank you for your attention to this matter.

Diana Cavazos
Client Success Manager
Diana.Cavazos@PersonifyHealth.com
M [1.559.312.2295](tel:15593122295)
F [\(559\) 499-2464](tel:15594992464)
personifyhealth.com

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HEALTH

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THE FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST BOARD MEETINGS – 2026
(2nd Wednesday of the Month)

January 14, 2026

February 11, 2026

March 11, 2026

April 8, 2026

May 13, 2026

June 10, 2026

July 8, 2026

August 12, 2026

September 9, 2026

October 14, 2026

November 4, 2026

December 9, 2026

APPEALS COMMITTEE MEETING SCHEDULE

(Usually first Monday of the month at 4:00 PM in the Conference Room at HealthComp)

January 5, 2026

February 2, 2026

March 2, 2026

March 30, 2026

May 4, 2026

June 1, 2026

June 29, 2026

August 3, 2026

August 31, 2026

October 5, 2026

October 19, 2026

November 30, 2026

Eric Hoopingarner, Kim Jackson, Jennifer Misner

Jeff LaBlue, Wendy Norris-Gonzalez, TJ Miller

Terri Hauschel, Keola Park, Georgeanne White

Sam Frank, David Mendrin, Jennifer Misner

Memorandum

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

From: David Broome, Consultant

Date: September 30, 2025

Re: FYE June 30, 2025 Financial Status and Reserves [UPDATED]

We have received the Health & Welfare Trust claims experience for the fiscal year ending June 30th, 2025. We have compared the plan's experience as of June 30th, 2025 to the most recent projections that were presented at your March 12, 2025 Board of Trustees meeting. A summary of that comparison is listed below:

1. The projections presented at the March 12, 2025 Board meeting included 8 months of actual claims and 4 months of projected claims to complete the Fiscal Year ending June 30, 2024. Projected claims were based on blended claims experience based on March 1, 2022 through February 28, 2025 data.
2. Actual medical/pharmacy per member per month costs for FYE 2025 as shown in the June Personify report (after adjusting for stop loss reimbursements) was **\$1,230** versus **\$1,195** calculated in the March 12, 2025 projections.
3. As of June 30, 2025, actual ending assets are **\$22.7** million versus \$26.1 million in the March 12, 2025 projections. This is equivalent to **3.7** net reserve months versus **4.1** net reserve months projected.

This item will be discussed at your October 8, 2025 meeting. If there are any questions before or after that meeting, please let us know.

DB/AD:tl

CC: Mike Moss, Esq.
Tom Georgouses
Andrew Desa

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

MONTHLY CLAIMS EXPERIENCE ANALYSIS
 MEDICAL AND PRESCRIPTION DRUGS
 FOUR MONTHS ENDING OCTOBER 31, 2025

		<u>PER ELIGIBLE</u>
ACTIVES	\$ 22,410,080.87	\$ 1,363.06
COBRA	537,870.96	38,419.35
RETIREES	1,865,615.17	2,534.80
	<u>\$ 24,813,567.00</u>	<u>1,443.40</u>
MEDICARE SUPPLEMENT SELF-PAY OVER 65	\$ 1,117,426.89	\$ 1,816.95
	99,865.84	1,447.33
	<u>\$ 26,030,859.73</u>	<u>1,456.27</u>
AVERAGE MONTHLY COST - YTD	<u>\$ 6,507,714.93</u>	<u>1,456.27</u>
PRIOR YEAR AVERAGE MONTHLY COST - YTD FOUR MONTHS ENDING OCTOBER 31, 2024	\$5,204,560.46	\$1,150.43
PRIOR PLAN YEAR AVERAGE MONTHLY COST JULY 2024 - JUNE 2025	\$ 5,659,931.50	\$ 1,248.24
TWELVE MONTH ROLLING AVERAGE NOVEMBER 1, 2024 - OCTOBER 31, 2025	\$ 6,094,316.33	\$ 1,514.93

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**MONTHLY CLAIMS EXPERIENCE ANALYSIS
DENTAL BENEFIT SECTION
FOUR MONTHS ENDING OCTOBER 31, 2025**

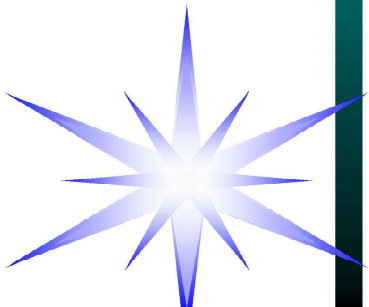
<u>DELTA DENTAL</u>	<u>PAYMENTS</u>	<u>PER ELIGIBLE</u>
ACTIVES	\$ 1,175,986.94	\$ 75.62
RETIREEES	185,055.72	\$ 84.62
TOTAL FOR DELTA DENTAL	<u><u>\$ 1,361,042.66</u></u>	\$ 76.73
AVERAGE MONTHLY COST	\$ 340,260.67	\$ 76.73
PUD HMO AVG MONTHLY PREM	10,188.54	\$ 42.32
TOTAL AVG MONTHLY COST - YTD	<u><u>\$ 350,449.21</u></u>	\$ 74.96

**PRIOR YEAR AVERAGE MONTHLY COST: DELTA DENTAL
JULY 2024 - JUNE 2025**

ACTIVES	\$ 67.05
RETIREEES	\$ 70.77
COMBINED	\$ 67.51

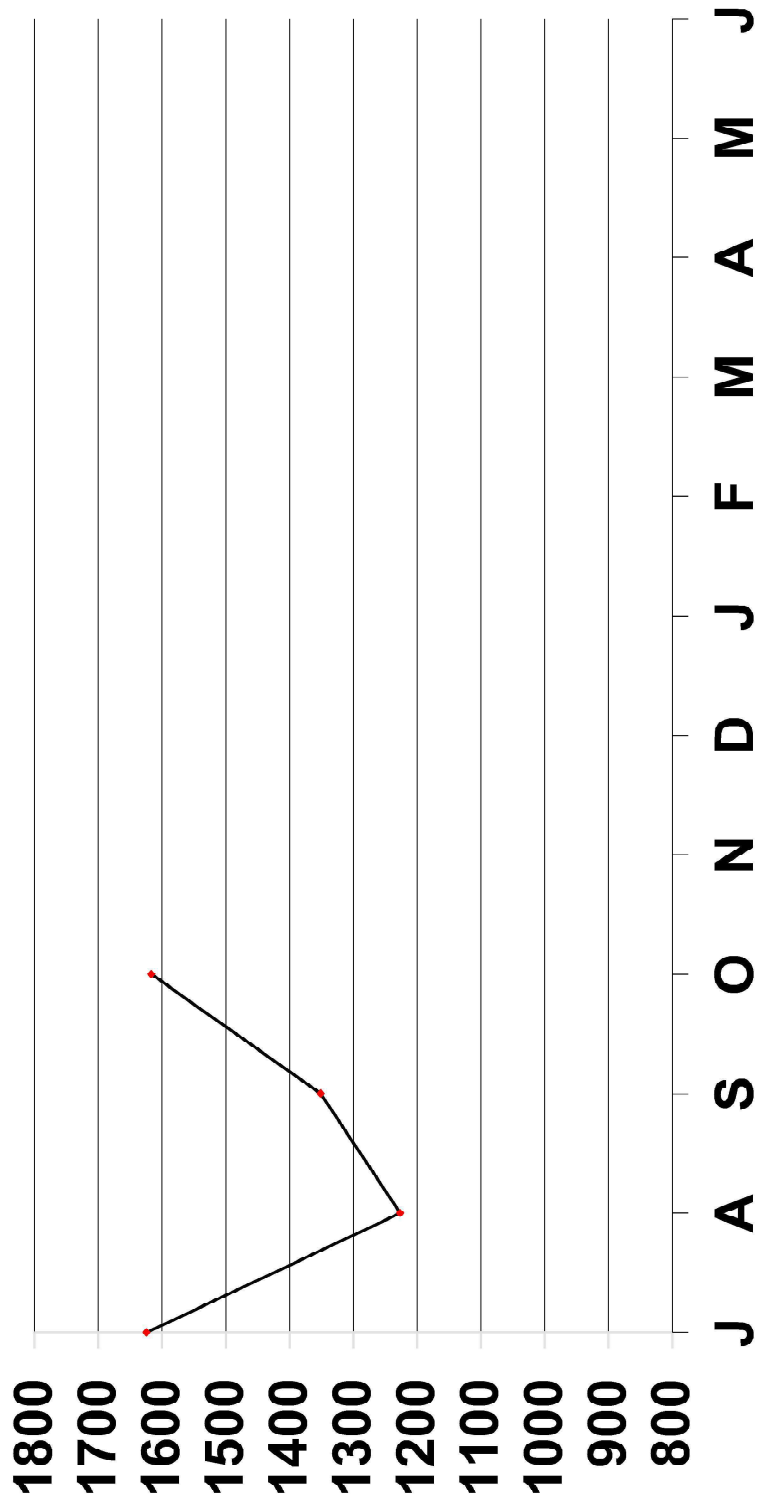
**TWELVE MONTH ROLLING AVERAGE
DELTA DENTAL
NOVEMBER 1, 2024 - OCTOBER 31, 2025**

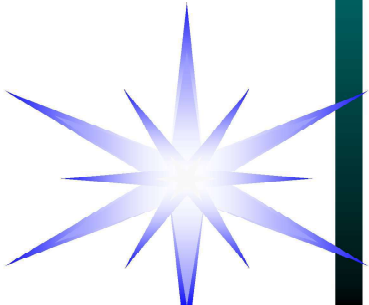
\$ 68.33



Average Cost Per Participant Monthly

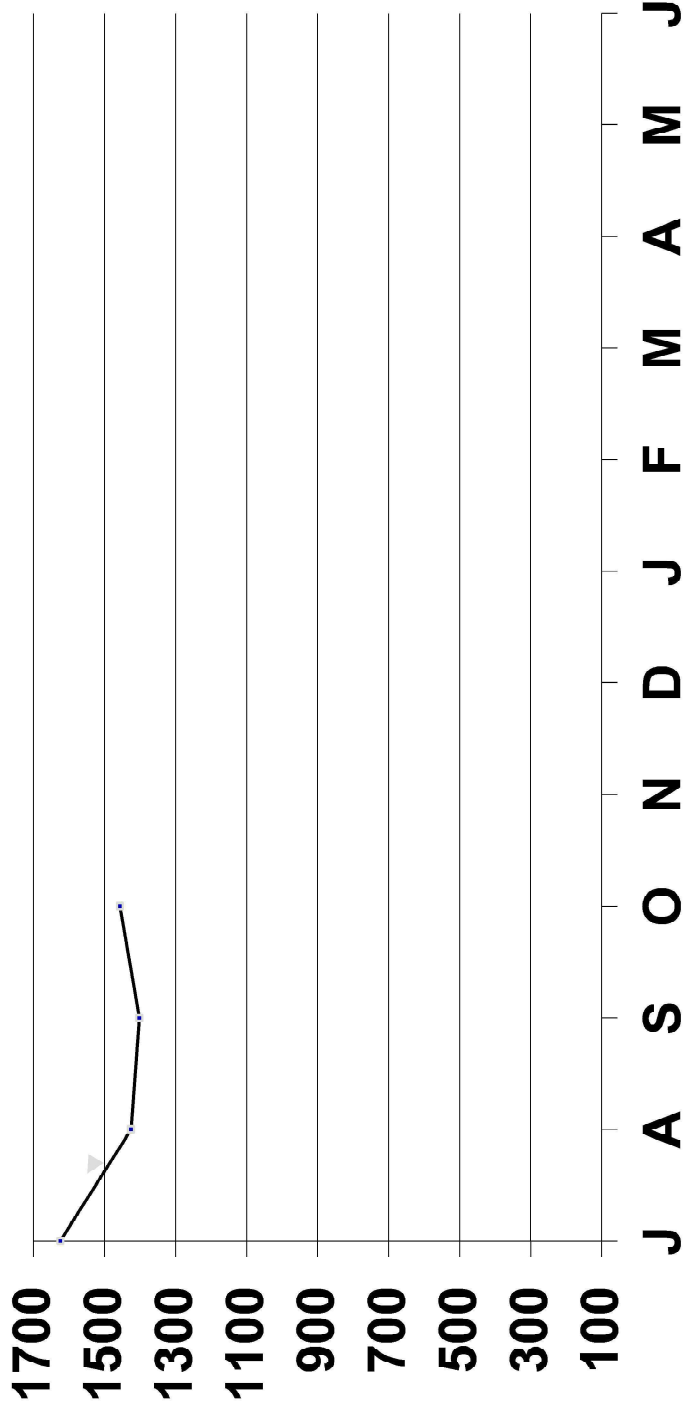
Fresno City Employees H & W Trust
July 25 – Jun 26

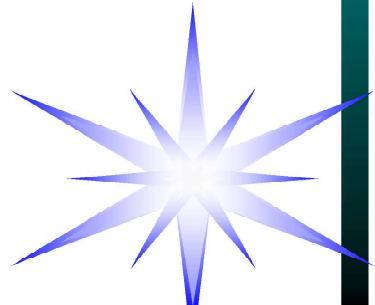




Average Cost Per Participant Year to Date

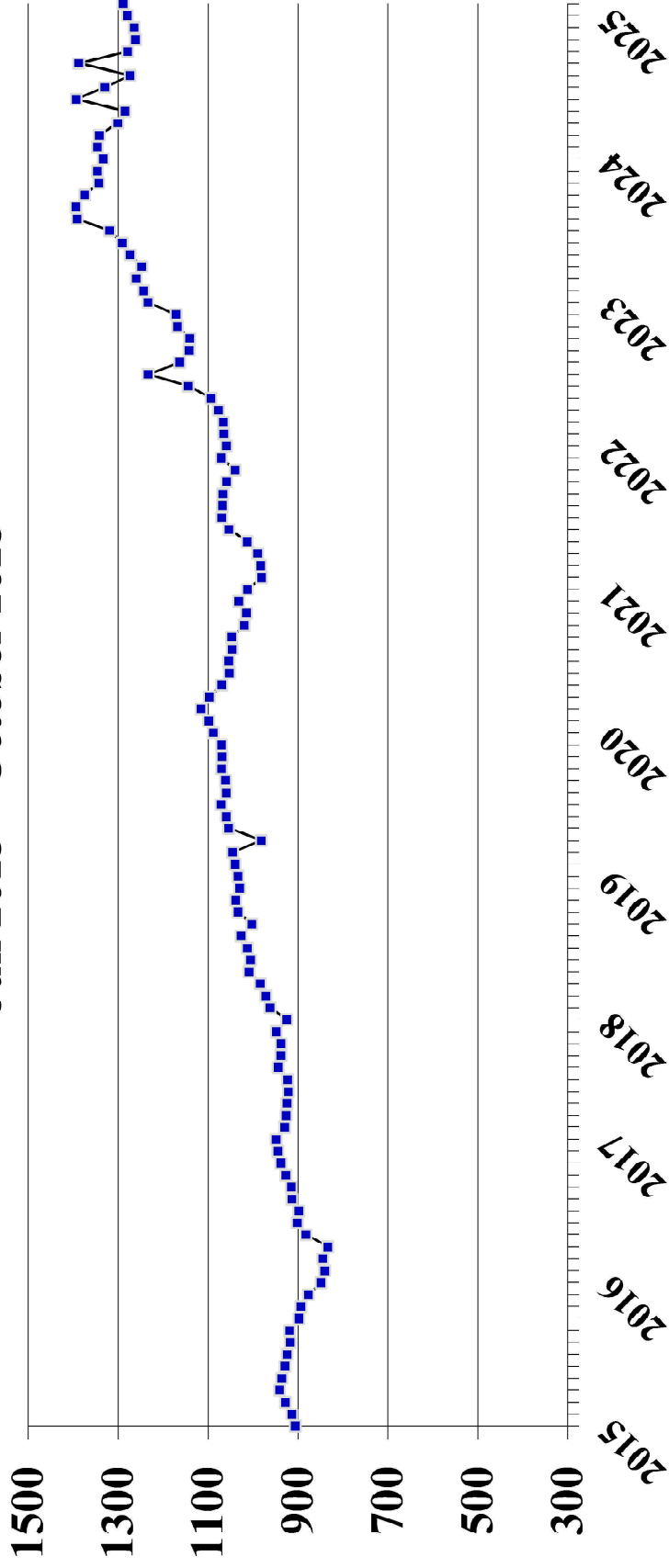
Fresno City Employees H & W Trust
July 25 – Jun 26





Average Cost Per Participant 12 Month Rolling Average

Fresno City Employees H & W Trust
Jun 2015 – October 2025



FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST
FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG
FOUR MONTHS ENDING OCTOBER 31, 2025

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN/(LOSS)	YTD GAIN/(LOSS)
ACTIVES								
PPO Contributing	2,566	\$ 1,758.28	\$ 133.58	\$ 1,891.86	\$ 1,323.00	\$ 3.32	\$ (565.54)	\$ (5,804,702.56)
PPO Non-Cont 35	1,463	\$ 724.35	\$ 133.58	\$ 857.93	\$ 895.00	\$ 3.32	\$ 40.39	\$ 236,362.28
PPO Non-Cont 25	81	\$ 381.09	\$ 133.58	\$ 514.67	\$ 1,037.00	\$ 3.32	\$ 525.65	\$ 170,310.60
TOTAL (a)	4110	\$ 1,363.10	\$ 133.58	\$ 1,496.68	\$ 1,165.01	\$ 3.32	\$ (328.35)	\$ (5,398,029.68)
RETIRES								
PPO Plan	184	\$ 2,534.80	\$ 133.58	\$ 2,668.38	\$ 1,323.00	\$ 3.32	\$ (1,342.06)	\$ (987,758.53)
TOTAL	184	\$ 2,534.80	\$ 133.58	\$ 2,668.38	\$ 1,323.00	\$ 3.32	\$ (1,342.06)	\$ (987,758.53)
COBRA								
PPO Plan	4	\$ 38,419.35	\$ 133.58	\$ 38,552.93	\$ 1,349.46	\$ 3.32	\$ (37,200.15)	\$ (595,202.40)
TOTAL	4	\$ 38,419.35	\$ 133.58	\$ 38,552.93	\$ 1,349.46	\$ 3.32	\$ (37,200.15)	\$ (595,202.40)
MEDICARE SUPP								
PPO Plan	154	\$ 1,816.95	\$ 29.96	\$ 1,846.91	\$ 725.00	\$ 3.32	\$ (1,118.59)	\$ (689,051.44)
TOTAL	154	\$ 1,816.95	\$ 29.96	\$ 1,846.91	\$ 725.00	\$ 3.32	\$ (1,118.59)	\$ (689,051.44)
SELF-PAY								
PPO Plan	17	\$ 1,447.33	\$ 133.58	\$ 1,580.91	\$ 1,595.00	\$ 3.32	\$ 17.41	\$ 1,183.88
TOTAL	17	\$ 1,447.33	\$ 133.58	\$ 1,580.91	\$ 1,595.00	\$ 3.32	\$ 17.41	\$ 1,183.88
Stop-Loss Reimbursement								\$401,090.00
Prescription Drug Rebates								\$ 4,172,948.27
TOTAL								\$ (3,094,819.90)

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, 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.

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**FINANCIAL ANALYSIS FOR DENTAL
FOUR MONTHS ENDING OCTOBER 31, 2025**

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN/(LOSS)	YTD GAIN/(LOSS)
Delta PPO	4435	\$ 76.73	\$ 5.60	\$ 82.33	\$ 111.00		\$ 28.67	\$ 508,605.80
PUD HMO	241	\$ -	\$ 42.32	\$ 42.32	\$ 111.00		\$ 68.68	\$ 66,207.52
TOTAL								\$ 574,813.32

NOTES:

Claims Costs and Census Count represent average per month over the reporting period.
All interest revenue has been allocated to Medical.
Rates are calculated on an average basis over the reporting period.

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

MONTHLY CLAIMS EXPERIENCE ANALYSIS
 MEDICAL AND PRESCRIPTION DRUGS
 FIVE MONTHS ENDING NOVEMBER 30, 2025

		<u>PER ELIGIBLE</u>
ACTIVES	\$ 27,396,752.68	\$ 1,327.36
COBRA	549,770.79	30,542.82
RETIRES	2,145,971.89	2,350.46
	<u>\$ 30,092,495.36</u>	<u>\$ 1,395.04</u>
MEDICARE SUPPLEMENT SELF-PAY OVER 65	\$ 1,395,562.87 105,355.09	\$ 1,798.41 1,197.22
	<u>\$ 31,593,413.32</u>	<u>\$ 1,408.22</u>
AVERAGE MONTHLY COST - YTD	<u>\$ 6,318,682.66</u>	<u>\$ 1,408.22</u>
PRIOR YEAR AVERAGE MONTHLY COST - YTD FIVE MONTHS ENDING NOVEMBER 30, 2024	\$5,144,116.18	\$1,135.82
PRIOR PLAN YEAR AVERAGE MONTHLY COST JULY 2024 - JUNE 2025	\$ 5,659,931.50	\$ 1,248.24
TWELVE MONTH ROLLING AVERAGE DECEMBER 1, 2024 - NOVEMBER 30, 2025	\$ 6,149,334.20	\$ 1,528.26

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**MONTHLY CLAIMS EXPERIENCE ANALYSIS
DENTAL BENEFIT SECTION
FIVE MONTHS ENDING NOVEMBER 30, 2025**

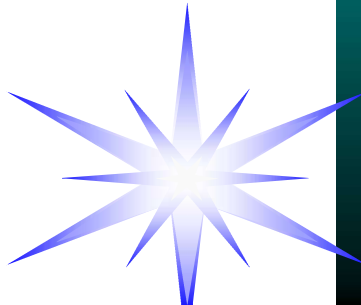
<u>DELTA DENTAL</u>	<u>PAYMENTS</u>	<u>PER ELIGIBLE</u>
ACTIVES	\$ 1,437,446.83	\$ 73.89
RETIREEES	230,171.97	\$ 84.07
TOTAL FOR DELTA DENTAL	<u><u>\$ 1,667,618.80</u></u>	\$ 75.15
AVERAGE MONTHLY COST	\$ 333,523.76	\$ 75.15
PUD HMO AVG MONTHLY PREM	10,199.12	\$ 42.32
TOTAL AVG MONTHLY COST - YTD	<u><u>\$ 343,722.88</u></u>	\$ 73.45

**PRIOR YEAR AVERAGE MONTHLY COST: DELTA DENTAL
JULY 2024 - JUNE 2025**

ACTIVES	\$ 67.05
RETIREEES	\$ 70.77
COMBINED	\$ 67.51

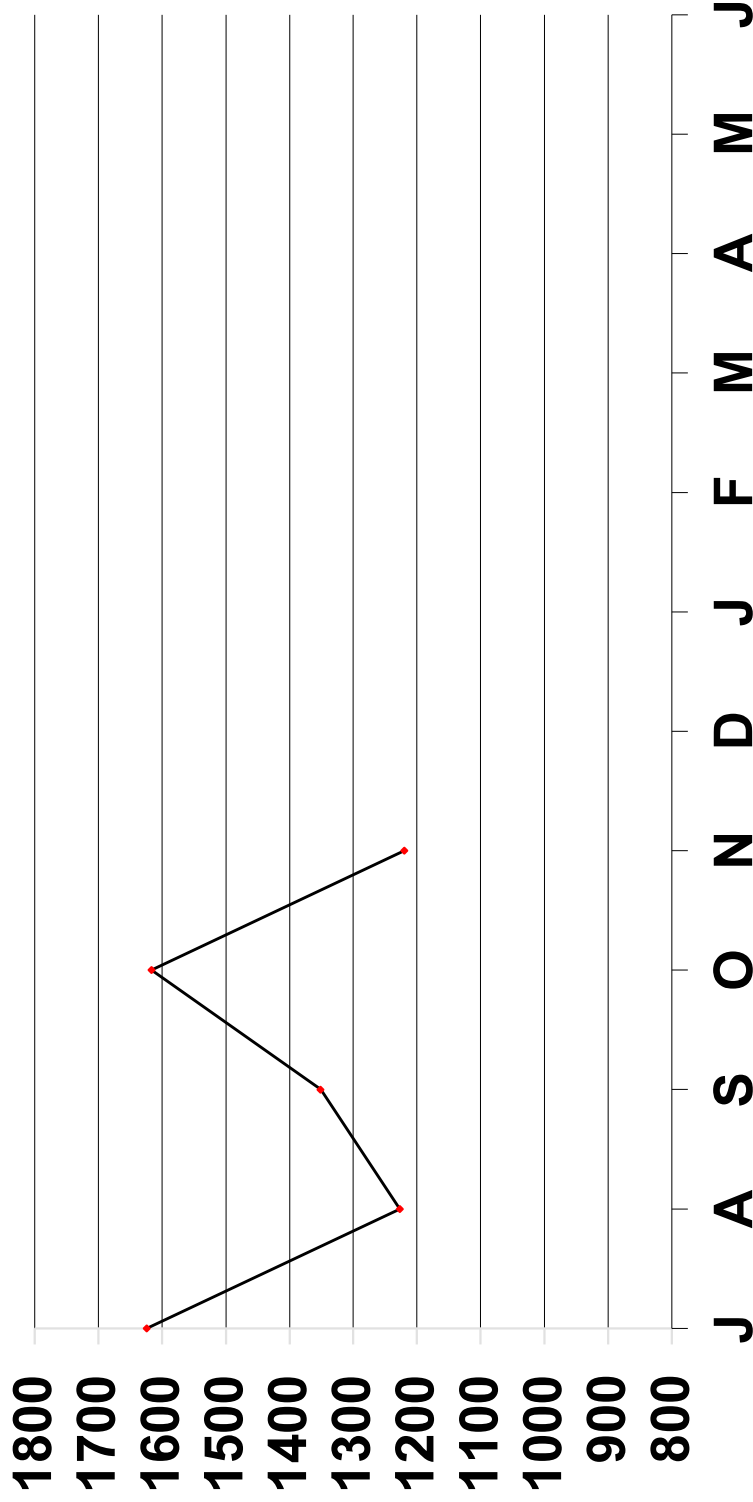
**TWELVE MONTH ROLLING AVERAGE
DELTA DENTAL
DECEMBER 1, 2024 - NOVEMBER 30, 2025**

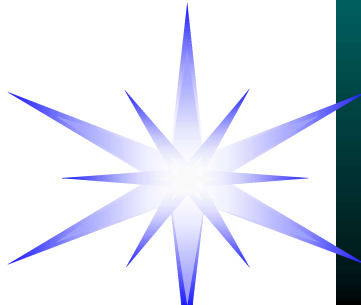
\$ 69.28



Average Cost Per Participant Monthly

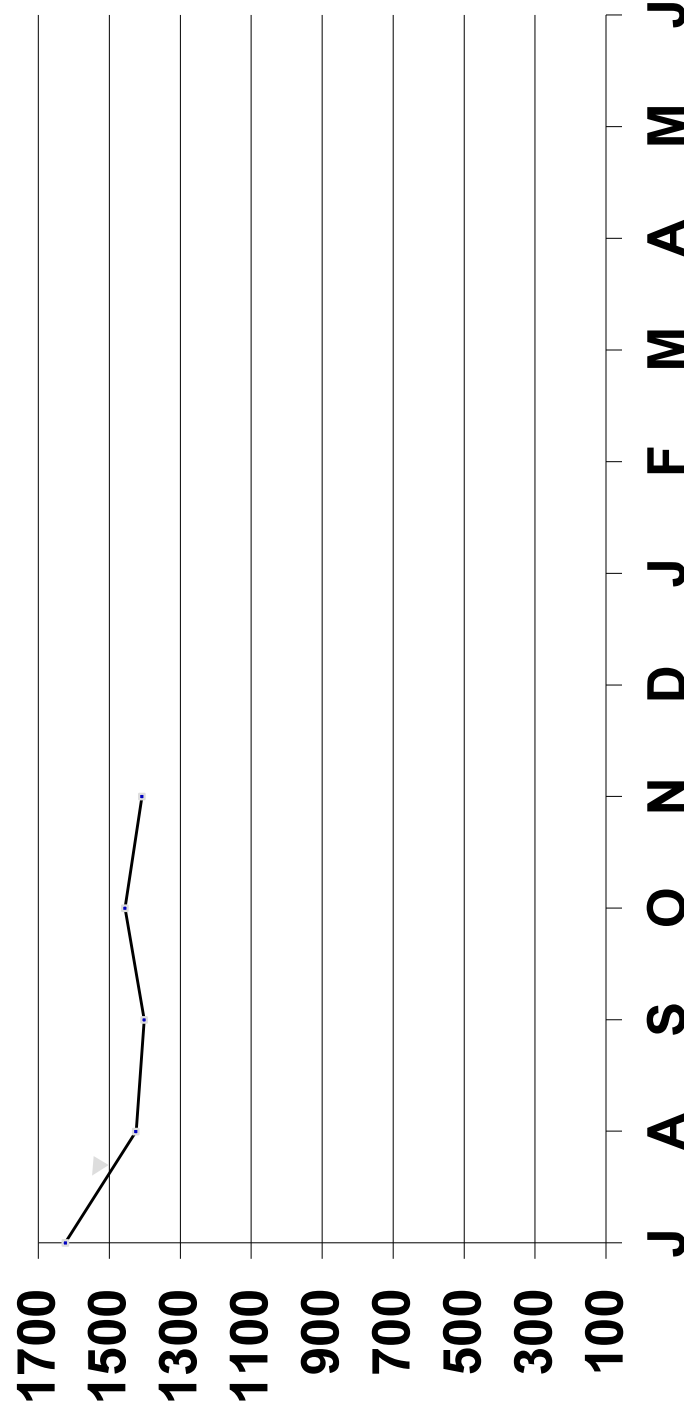
Fresno City Employees H & W Trust
July 25 – Jun 26

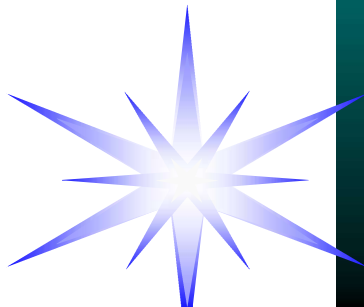




Average Cost Per Participant Year to Date

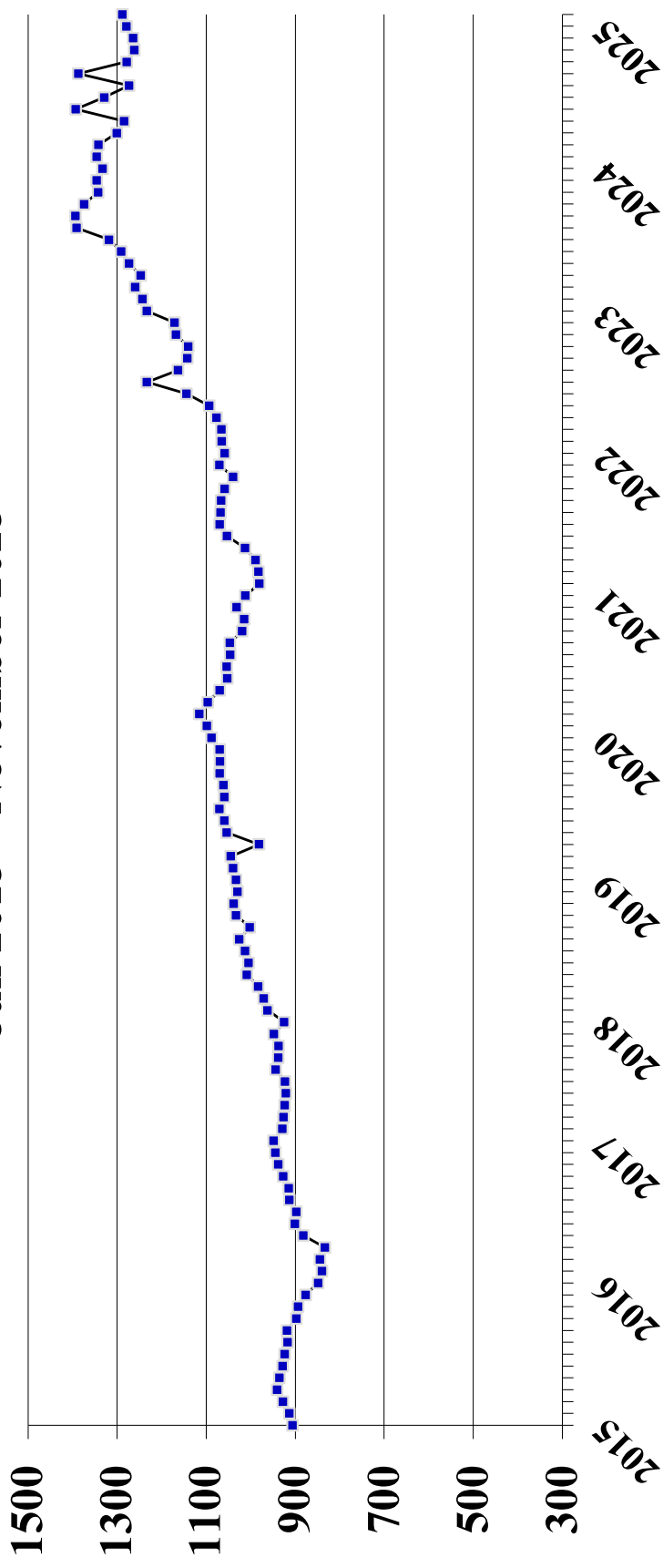
Fresno City Employees H & W Trust
July 25 – Jun 26





Average Cost Per Participant 12 Month Rolling Average

Fresno City Employees H & W Trust
Jun 2015 – November 2025



FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST
FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG
FIVE MONTHS ENDING NOVEMBER 30, 2025

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN/(LOSS)	YTD GAIN/(LOSS)
ACTIVES								
PPO Contributing	2,581	\$ 1,712.22	\$ 133.58	\$ 1,845.80	\$ 1,323.00	\$ 3.32	\$ (519.48)	\$ (6,703,889.40)
PPO Non-Cont 35	1,465	\$ 704.12	\$ 133.58	\$ 837.70	\$ 895.00	\$ 3.32	\$ 60.62	\$ 444,041.50
PPO Non-Cont 25	83	\$ 355.81	\$ 133.58	\$ 489.39	\$ 1,037.00	\$ 3.32	\$ 550.93	\$ 228,635.95
TOTAL (a)	4,129	\$ 1,327.27	\$ 133.58	\$ 1,460.85	\$ 1,165.39	\$ 3.32	\$ (292.14)	\$ (6,031,211.95)
RETIRES								
PPO Plan	183	\$ 2,350.46	\$ 133.58	\$ 2,484.04	\$ 1,323.00	\$ 3.32	\$ (1,157.72)	\$ (1,057,000.27)
TOTAL	183	\$ 2,350.46	\$ 133.58	\$ 2,484.04	\$ 1,323.00	\$ 3.32	\$ (1,157.72)	\$ (1,057,000.27)
COBRA								
PPO Plan	4	\$ 30,542.82	\$ 133.58	\$ 30,676.40	\$ 1,349.46	\$ 3.32	\$ (29,323.62)	\$ (586,472.40)
TOTAL	4	\$ 30,542.82	\$ 133.58	\$ 30,676.40	\$ 1,349.46	\$ 3.32	\$ (29,323.62)	\$ (586,472.40)
MEDICARE SUPP								
PPO Plan	155	\$ 1,798.41	\$ 29.96	\$ 1,828.37	\$ 725.00	\$ 3.32	\$ (1,100.05)	\$ (852,538.75)
TOTAL	155	\$ 1,798.41	\$ 29.96	\$ 1,828.37	\$ 725.00	\$ 3.32	\$ (1,100.05)	\$ (852,538.75)
SELF-PAY								
PPO Plan	18	\$ 1,197.22	\$ 133.58	\$ 1,330.80	\$ 1,595.00	\$ 3.32	\$ 267.52	\$ 24,076.80
TOTAL	18	\$ 1,197.22	\$ 133.58	\$ 1,330.80	\$ 1,595.00	\$ 3.32	\$ 267.52	\$ 24,076.80
Stop-Loss Reimbursement								\$ 405,809.19
Prescription Drug Rebates								\$ 4,179,233.27
TOTAL								\$ (3,918,104.11)

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.

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**FINANCIAL ANALYSIS FOR DENTAL
FIVE MONTHS ENDING NOVEMBER 30, 2025**

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN/(LOSS)	YTD GAIN/(LOSS)
Delta PPO	4438	\$ 75.15	\$ 5.60	\$ 80.75	\$ 111.00		\$ 30.25	\$ 671,247.50
PUD HMO	241	\$ -	\$ 42.32	\$ 42.32	\$ 111.00		\$ 68.68	\$ 82,759.40
TOTAL								\$ 754,006.90

NOTES:

Claims Costs and Census Count represent average per month over the reporting period.
All interest revenue has been allocated to Medical.
Rates are calculated on an average basis over the reporting period.

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

MONTHLY CLAIMS EXPERIENCE ANALYSIS
 MEDICAL AND PRESCRIPTION DRUGS
 SIX MONTHS ENDING DECEMBER 31, 2025

		<u>PER ELIGIBLE</u>
ACTIVES	\$ 32,033,016.62	\$ 1,288.95
COBRA	555,893.33	22,235.73
RETIREES	2,374,033.21	2,158.21
	<u>\$ 34,962,943.16</u>	<u>\$ 1,345.92</u>
MEDICARE SUPPLEMENT SELF-PAY OVER 65	\$ 1,683,790.91 121,660.82	\$ 1,802.77 1,181.17
	<u>\$ 36,768,394.89</u>	<u>\$ 1,361.09</u>
AVERAGE MONTHLY COST - YTD	<u>\$ 6,128,065.82</u>	<u>\$ 1,361.09</u>
PRIOR YEAR AVERAGE MONTHLY COST - YTD SIX MONTHS ENDING DECEMBER 31, 2024	\$5,036,847.05	\$1,112.09
PRIOR PLAN YEAR AVERAGE MONTHLY COST JULY 2024 - JUNE 2025	\$ 5,659,931.50	\$ 1,248.24
TWELVE MONTH ROLLING AVERAGE January 1, 2025 - December 31, 2025	\$ 6,205,540.88	\$ 1,540.66

FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST

**MONTHLY CLAIMS EXPERIENCE ANALYSIS
DENTAL BENEFIT SECTION
SIX MONTHS ENDING DECEMBER 31, 2025**

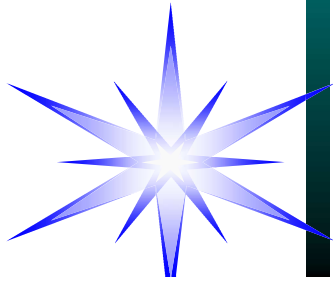
<u>DELTA DENTAL</u>	<u>PAYMENTS</u>	<u>PER ELIGIBLE</u>
ACTIVES	\$ 1,575,804.08	\$ 67.42
RETIREEES	253,960.03	\$ 77.14
TOTAL FOR DELTA DENTAL	<u><u>\$ 1,829,764.11</u></u>	68.62
AVERAGE MONTHLY COST	\$ 304,960.69	68.62
PUD HMO AVG MONTHLY PREM	10,199.12	\$ 42.32
TOTAL AVG MONTHLY COST - YTD	<u><u>\$ 315,159.81</u></u>	67.27

**PRIOR YEAR AVERAGE MONTHLY COST: DELTA DENTAL
JULY 2024 - JUNE 2025**

ACTIVES	\$ 67.05
RETIREEES	\$ 70.77
COMBINED	\$ 67.51

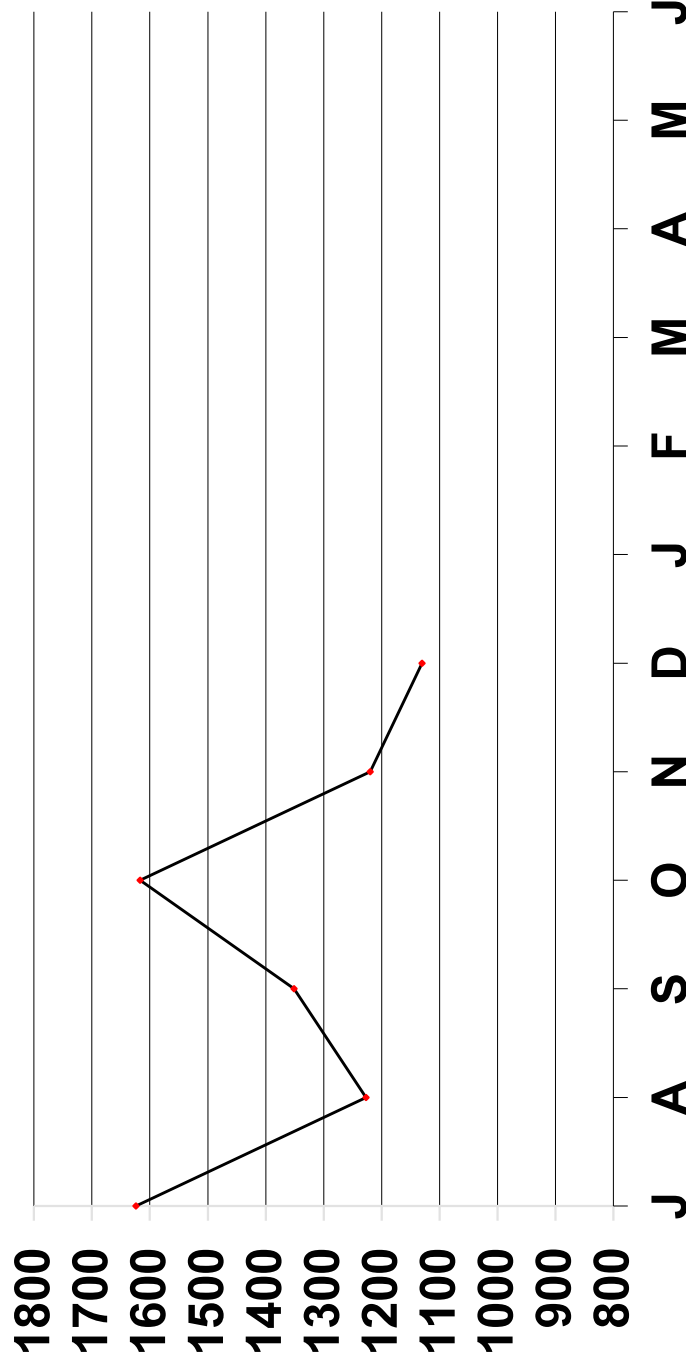
**TWELVE MONTH ROLLING AVERAGE
DELTA DENTAL
January 1, 2025 - December 31, 2025**

\$ 67.21

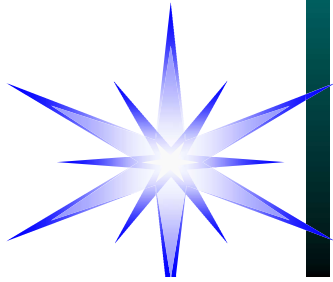


Average Cost Per Participant Monthly

Fresno City Employees H & W Trust
July 25 – Jun 26

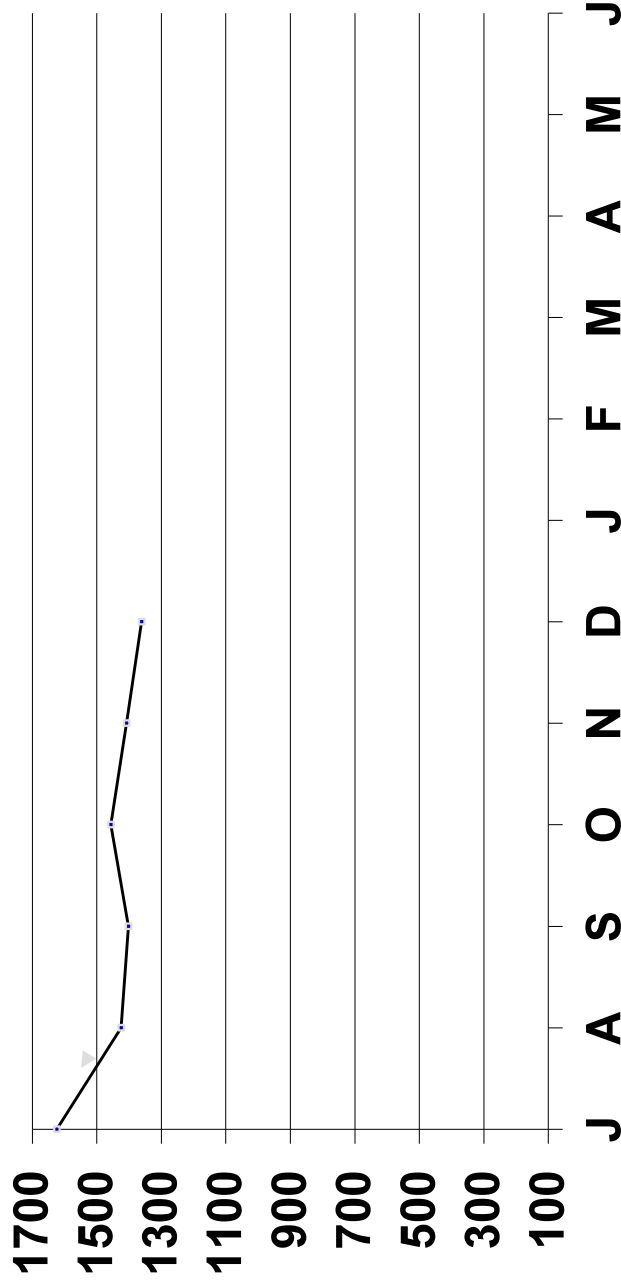


Person⁸² Health

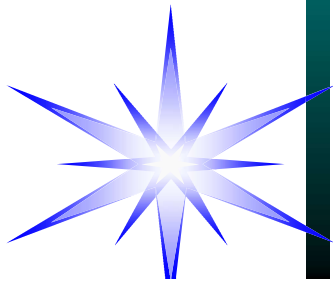


Average Cost Per Participant Year to Date

Fresno City Employees H & W Trust
July 25 – Jun 26



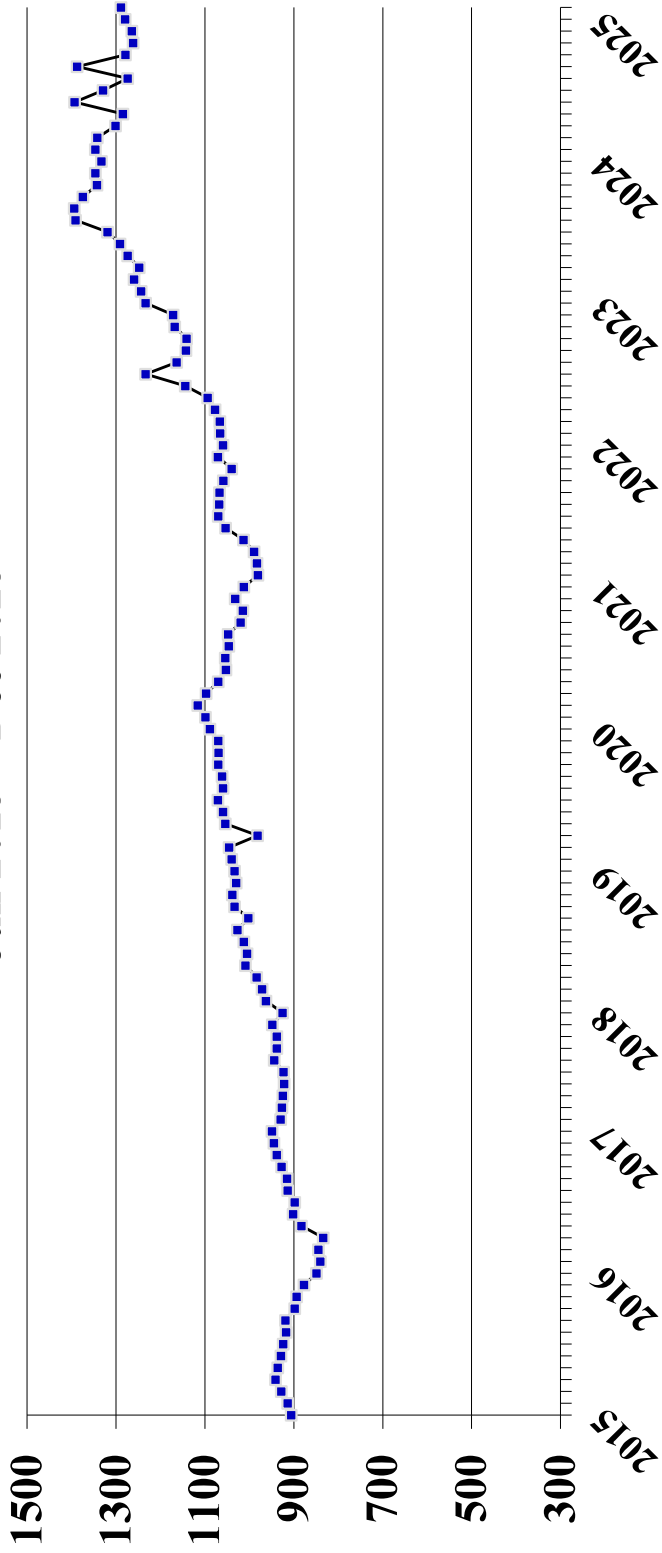
Person **83** Health



Average Cost Per Participant 12 Month Rolling Average



Fresno City Employees H & W Trust
Jun 2015 – Dec 2025



FRESNO CITY EMPLOYEES HEALTH & WELFARE TRUST
FINANCIAL ANALYSIS FOR MEDICAL, VISION AND PRESCRIPTION DRUG
SIX MONTHS ENDING DECEMBER 31, 2025

CATEGORY	CENSUS COUNT	CLAIMS COSTS	FIXED COSTS	TOTAL COSTS	RATE	INTEREST	NET GAIN/(LOSS)	YTD GAIN/(LOSS)
ACTIVES								
PPO Contributing	2,589	\$ 1,661.97	\$ 133.58	\$ 1,795.55	\$ 1,323.00	\$ 3.32	\$ (469.23)	\$ (7,289,018.82)
PPO Non-Cont 35	1,470	\$ 686.33	\$ 133.58	\$ 819.91	\$ 895.00	\$ 3.32	\$ 78.41	\$ 691,576.20
PPO Non-Cont 25	83	\$ 325.22	\$ 133.58	\$ 458.80	\$ 1,037.00	\$ 3.32	\$ 581.52	\$ 289,596.96
TOTAL (a)	4142	\$ 1,288.93	\$ 133.58	\$ 1,422.51	\$ 1,165.37	\$ 3.32	\$ (253.82)	\$ (6,307,845.66)
RETIRES								
PPO Plan	183	\$ 2,158.21	\$ 133.58	\$ 2,291.79	\$ 1,323.00	\$ 3.32	\$ (965.47)	\$ (1,062,019.21)
TOTAL	183	\$ 2,158.21	\$ 133.58	\$ 2,291.79	\$ 1,323.00	\$ 3.32	\$ (965.47)	\$ (1,062,019.21)
COBRA								
PPO Plan	4	\$ 22,235.73	\$ 133.58	\$ 22,369.31	\$ 1,349.46	\$ 3.32	\$ (21,016.53)	\$ (504,396.72)
TOTAL	4	\$ 22,235.73	\$ 133.58	\$ 22,369.31	\$ 1,349.46	\$ 3.32	\$ (21,016.53)	\$ (504,396.72)
MEDICARE SUPP								
PPO Plan	156	\$ 1,802.77	\$ 29.96	\$ 1,832.73	\$ 725.00	\$ 3.32	\$ (1,104.41)	\$ (1,033,727.76)
TOTAL	156	\$ 1,802.77	\$ 29.96	\$ 1,832.73	\$ 725.00	\$ 3.32	\$ (1,104.41)	\$ (1,033,727.76)
SELF-PAY								
PPO Plan	17	\$ 1,181.17	\$ 133.58	\$ 1,314.75	\$ 1,595.00	\$ 3.32	\$ 283.57	\$ 28,924.14
TOTAL	17	\$ 1,181.17	\$ 133.58	\$ 1,314.75	\$ 1,595.00	\$ 3.32	\$ 283.57	\$ 28,924.14
Stop-Loss Reimbursement								\$ 406,209.19
Prescription Drug Rebates								\$ 4,179,233.27
TOTAL								\$ (4,293,622.75)

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.