



**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

406 Justice Drive, Lebanon, Ohio 45036

www.co.warren.oh.us

commissioners@co.warren.oh.us

Telephone (513) 695-1250

Facsimile (513) 695-2054

**TOM GROSSMANN
SHANNON JONES
DAVID G. YOUNG**

BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO

MINUTES: Regular Session – October 8, 2024

This is a summary of actions and discussions of the meeting. You may view this meeting through our YouTube Channel at <https://www.youtube.com/channel/UC1ELh0jGpXd4VV2DTgsuqPA> or by contacting our office.

The Board met in regular session pursuant to adjournment of the October 1, 2024, Work Session meeting.

David G. Young – absent

Shannon Jones – present

Tom Grossmann – present

Krystal Powell, Clerk – present

Minutes of the October 1, 2024 General Session meeting and October 1, 2024 Work Session meeting were read and approved.

24-1310 A resolution was adopted approving the reclassification of multiple Caseworkers within the Warren County Department of Job and Family Services, Children Services Division. Vote: Unanimous

24-1311 A resolution was adopted accepting the resignation, due to retirement of Lisa Benton, Compliance Supervisor within the Warren County Department of Job and Family Services, Children Services Division, effective December 31, 2024. Vote: Unanimous

24-1312 A resolution was adopted accepting the resignation, due to retirement, of Linda Peters, Policy Coordinator, within the Warren County Department of Job and Family Services, Children Services Division, effective December 31, 2024. Vote: Unanimous

24-1313 A resolution was adopted accepting the resignation of Matthew Daniel, Protective Services Caseworker II, within the Warren County Department of Job and Family Services, Children Services Division, effective October 11, 2024. Vote: Unanimous

- 24-1314 A resolution was adopted accepting the resignation of Lesile Smith, Custodial Worker II, within the Warren County Facilities Management Department, effective October 30, 2024. Vote: Unanimous
- 24-1315 A resolution was adopted cancelling the regularly scheduled Commissioners' Meeting of Thursday, October 10, 2024. Vote: Unanimous
- 24-1316 A resolution was adopted advertising for bids for the WAR-VAR Guardrail FY25 Project. Vote: Unanimous
- 24-1317 A resolution was adopted advertising for bids for the Township Line Road Bridge #134-3.76 Replacement Project. Vote: Unanimous
- 24-1318 A resolution was adopted designating Martin Russell, County Administrator, as agent to sign documents relative to the Building Resilient Infrastructure and Community (BRIC) Grant Application on behalf of Warren County Emergency Services. Vote: Unanimous
- 24-1319 A resolution was adopted authorizing the Vice President of this Board to sign a Satisfaction of Mortgage for George Pena. Vote: Unanimous
- 24-1320 A resolution was adopted accepting final proposal from RJE Business Interiors for office furniture for the Commissioners' Office. Vote: Unanimous
- 24-1321 A resolution was adopted entering into Classroom Training Agreements on behalf of OhioMeansJobs Warren County. Vote: Unanimous
- 24-1322 A resolution was adopted entering into a Youth Worksite Agreement on behalf of OhioMeansJobs Warren County. Vote: Unanimous
- 24-1323 A resolution was adopted authorizing acceptance of Addendum #00080775 to Service Agreement #02450735 with Cincinnati Bell Telephone Company, LLC on behalf of Warren County Telecommunications. Vote: Unanimous
- 24-1324 A resolution was adopted accepting a quote from Business Communication Specialist (BCS) for renewal extreme equipment support on behalf of Warren County Telecommunications. Vote: Unanimous
- 24-1325 A resolution was adopted rescinding Resolution #24-1275, adopted September 24, 2024, accepting the transfer and conveyance of unused real estate owned by the Deerfield Township Board of Trustees. Vote: Unanimous
- 24-1326 A resolution was adopted accepting the transfer and conveyance of unused real estate owned by Deerfield Township Board of Trustees. Vote: Unanimous

- 24-1327 A resolution was adopted declaring various items from Developmental Disabilities, Children Services, Engineer's Office, Sheriff's Office, Mary Haven, and Telecommunications as surplus and authorize the disposal of said items through internet auctions. Vote: Unanimous
- 24-1328 A resolution was adopted acknowledging receipt of September 2024 Financial Statement. Vote: Unanimous
- 24-1329 A resolution was adopted acknowledging payment of bills. Vote: Unanimous
- 24-1330 A resolution was adopted approving a street and appurtenances (including sidewalks) bond release for Maronda Homes of Cincinnati, LLC, for completion of improvements in Providence Subdivision, Section Thirteen situated in Hamilton Township. Vote: Unanimous
- 24-1331 A resolution was adopted approving Sinclair Drive in Providence Subdivision, Section Thirteen for public maintenance by Hamilton Township. Vote: Unanimous
- 24-1332 A resolution was adopted approving a street and appurtenances (including sidewalks) bond release for M/I Homes of Cincinnati, LLC, for completion of improvements in Rivercrest Section Three, Phase A situated in Hamilton Township. Vote: Unanimous
- 24-1333 A resolution was adopted approving Marsh Creek Lane, Shenango Court and Autumn Run Drive in Rivercrest Section Three, Phase A for public maintenance by Hamilton Township. Vote: Unanimous
- 24-1334 A resolution was adopted approving a street and appurtenances (including sidewalks) bond release for M/I Homes of Cincinnati, LLC, for completion of improvements in Rivercrest Section Four, Phase A situated in Hamilton Township. Vote: Unanimous
- 24-1335 A resolution was adopted approving Auglaize Court and Autumn Run Drive in Rivercrest Section Four, Phase A for public maintenance by Hamilton Township. Vote: Unanimous
- 24-1336 A resolution was adopted approving a street and appurtenances (including sidewalks) bond release for M/I Homes of Cincinnati, LLC, for completion of improvements in Rivercrest Section Four, Phase B situated in Hamilton Township. Vote: Unanimous
- 24-1337 A resolution was adopted approving Federal Creek Lane and Chagrin Place in Rivercrest Section Four, Phase B for public maintenance by Hamilton Township. Vote: Unanimous

- 24-1338 A resolution was adopted approving a street and appurtenances (including sidewalks) bond release for M/I Homes of Cincinnati, LLC, for completion of improvements in Rivercrest Section Four, Phase C situated in Hamilton Township. Vote: Unanimous
- 24-1339 A resolution was adopted approving Chagrin Place and Autumn Run Drive in Rivercrest Section Four, Phase C for public maintenance by Hamilton Township. Vote: Unanimous
- 24-1340 A resolution was adopted approving an operational transfer from County Commissioners' Fund #11011112 into Mary Haven Youth Treatment Center Fund #2270. Vote: Unanimous
- 24-1341 A resolution was adopted approving a supplemental appropriation into Commissioners Fund #11011110. Vote: Unanimous
- 24-1342 A resolution was adopted approving a supplemental appropriation into Commissioners Fund #11011111. Vote: Unanimous
- 24-1343 A resolution was adopted approving supplemental appropriations into Building & Zoning Fund #11012300. Vote: Unanimous
- 24-1344 A resolution was adopted approving a supplemental appropriation into Senior Citizen Fund #2201. Vote: Unanimous
- 24-1345 A resolution was adopted approving a supplemental appropriation into Road Infrastructure Fund #4451
- 24-1346 A resolution was adopted approving a supplemental appropriation into Water Revenue Fund #5510. Vote: Unanimous
- 24-1347 A resolution was adopted approving an appropriation adjustment from Commissioners General Fund #11011110 into Common Pleas Court Fund #11011223. Vote: Unanimous
- 24-1348 A resolution was adopted approving an appropriation adjustment from Commissioners General Fund #11011110 into Juvenile Court Fund #11012600. Vote: Unanimous
- 24-1349 A resolution was adopted approving an appropriation adjustment within Economic Development Fund #11011116. Vote: Unanimous
- 24-1350 A resolution was adopted approving an appropriation adjustment within Emergency Services/Communications Fund #11012850. Vote: Unanimous
- 24-1351 A resolution was adopted approving an appropriation adjustment within Juvenile Court Fund #2247. Vote: Unanimous

- 24-1352 A resolution was adopted approve appropriation adjustments within the OhioMeansJobs Warren County Fund #2258. Vote: Unanimous
- 24-1353 A resolution was adopted approving appropriation adjustment within Children Services Fund #2273. Vote: Unanimous
- 24-1354 A resolution was adopted approving a supplemental appropriation into Transit Fund #2299. Vote: Unanimous
- 24-1355 A resolution was adopted approving an appropriation adjustment within Telecommunications Department Fund #4492. Vote: Unanimous
- 24-1356 A resolution was adopted approving and entering into a land sale agreement with Warren County Airport Field, LTD relative to Parcel Number 08-13-100-024 in Turtlecreek Township. Vote: Unanimous
- 24-1357 A resolution was adopted accepting the resignation of Shawna Jones, Director of Warren County Job and Family Services, Children Services Division, effective November 1, 2024. Vote: Unanimous

DISCUSSIONS

On motion, upon unanimous call of the roll, the Board accepted and approved the consent agenda.

Tammy Whitaker, Benefits Manager, was present along with Alison Ruehlmann and Steve Ashe, Hub for a work session relative to the 2025 Benefits Renewal.

Mrs. Ruehlmann presented the attached PowerPoint presentation providing a historical analysis of plan costs vs trend as well as a recap of the changes made during the 2024 renewal. She reviewed the 2025 total costs projections and addressed the three focus areas for 2025 to positively impact costs and address areas of concern. She recommended implementation of ARORx as a new prescription solution, implementation of Samaritan Fund program to remove high-cost risk on our current plan and increasing the current contribution share rate by 15%.

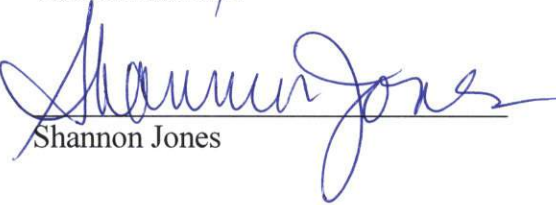
Upon motion the meeting was adjourned.



David G. Young, President




Tom Grossmann



Shannon Jones

I hereby certify that the foregoing is a true and correct copy of the minutes of the meeting of the Board of County Commissioners held on October 8, 2024, in compliance with Section 121.22 O.R.C.



Krystal Powell, Clerk
Board of County Commissioners
Warren County, Ohio

HUB

Risk & Insurance | Employee Benefits | Retirement & Private Wealth



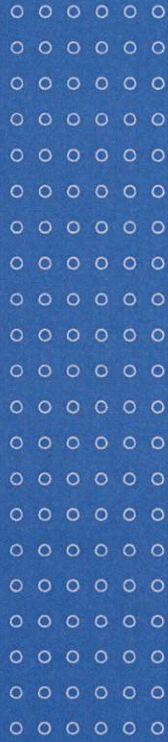
2025 Benefits Renewal Recommendations
October 8, 2024

© 2023 HUB International Limited.

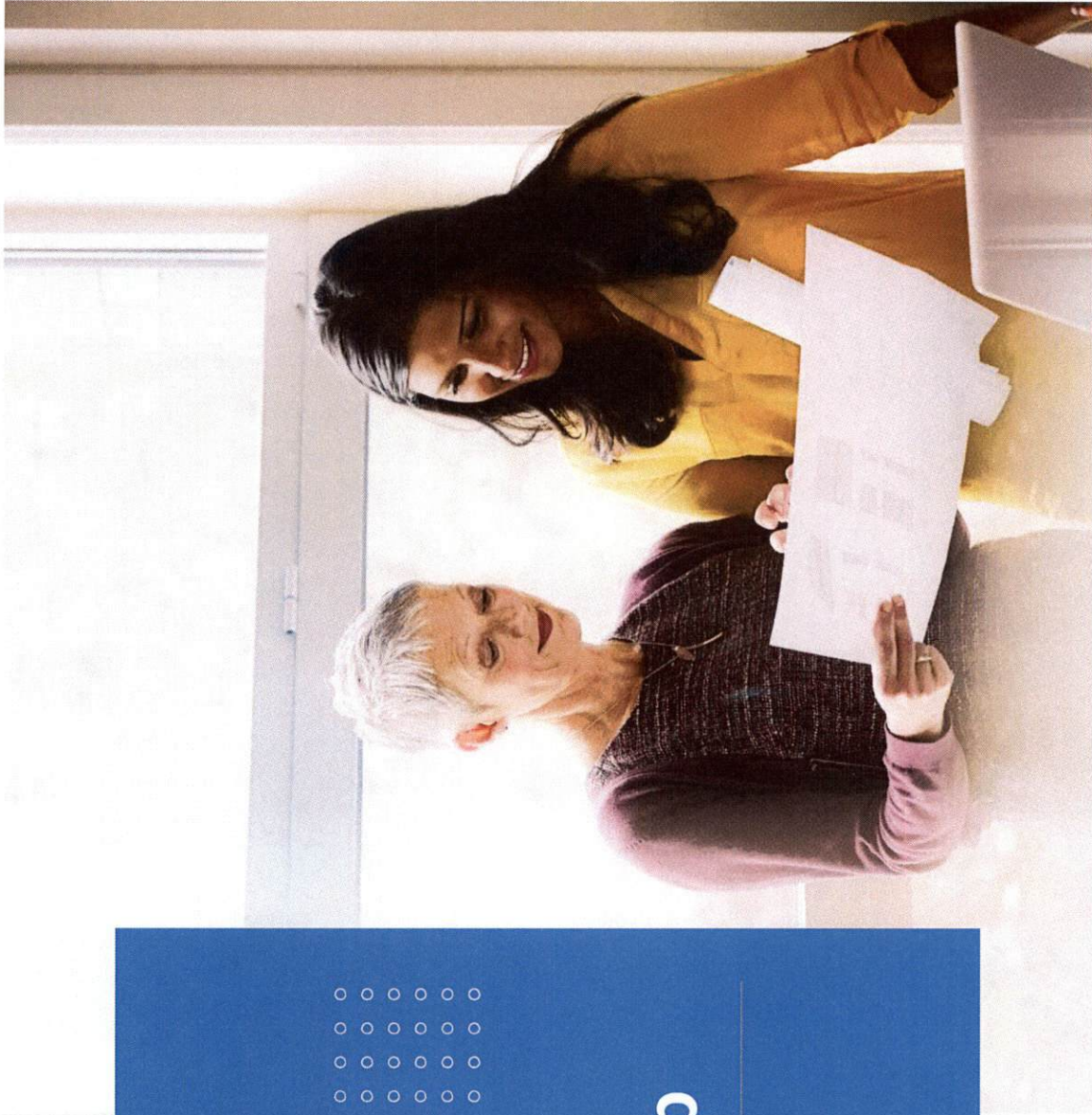
Agenda

1. Historical Analysis and 2024 Renewal Recap
2. Focus Areas and 2025 Total Cost Projection
3. Stop Loss Updates
4. Pharmacy
5. Large Claims Management
6. Contribution Share
7. Additional Operational Considerations
8. Ancillary Benefits

1



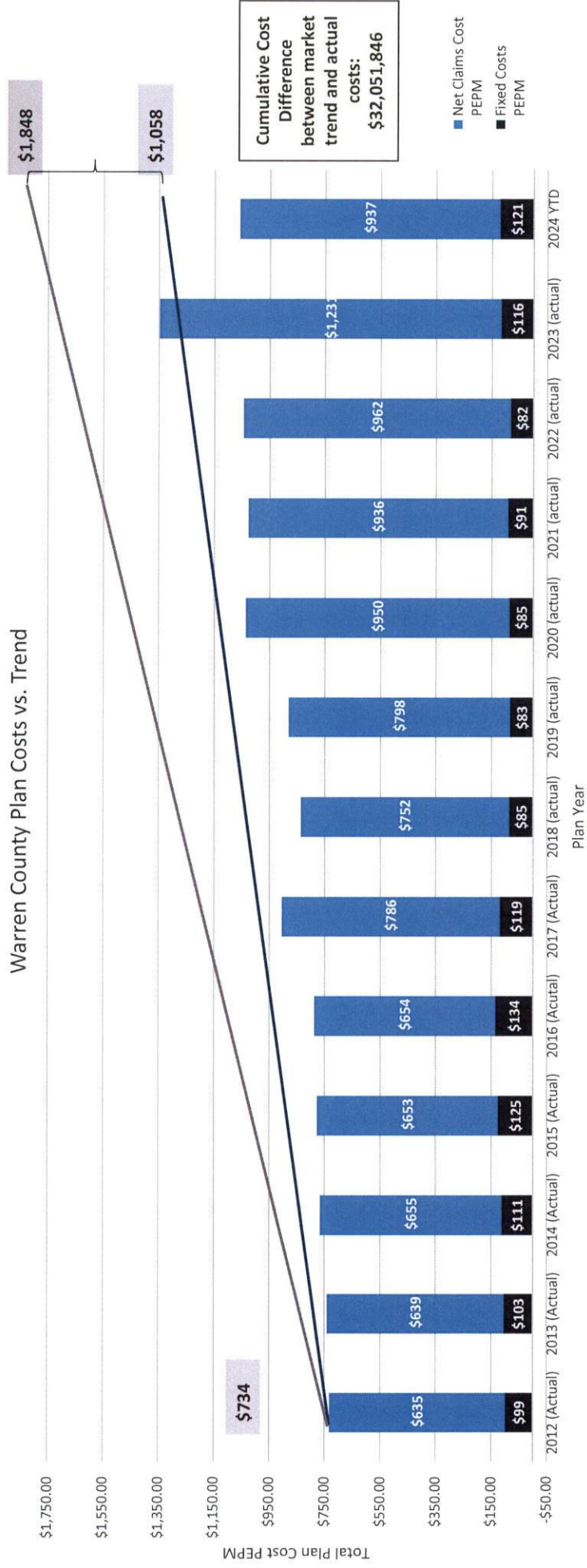
Historical Analysis 2024 Renewal Recap





Historical Analysis – Plan Costs vs. Trend

Cumulative 12 Year Cost Difference between market trend and actual costs: \$32M, averaging \$2.9M/year



Renewal Recap



Renewal Actions & Plan / Vendor Changes

Medical/Rx:

- Renewed medical & Rx with incumbent (UHC/Optum)
- Increased deductible and out of pocket maximums on base and buy up plans
- 4% increase to total rates ; EE contribution % (15% for buy up / 0% for base) remained as is
- Initiated dependent claims audit

Stop Loss:

- Renewed with HCC Tokio Marine
- Increased ISL from \$300K to \$325K
- Removed top claimant laser liability; replaced with additional \$500K laser

Dental

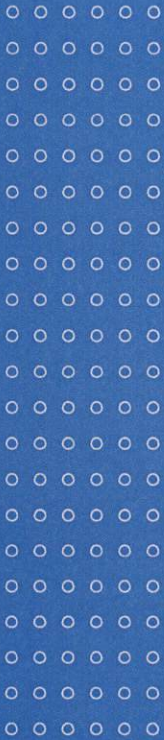
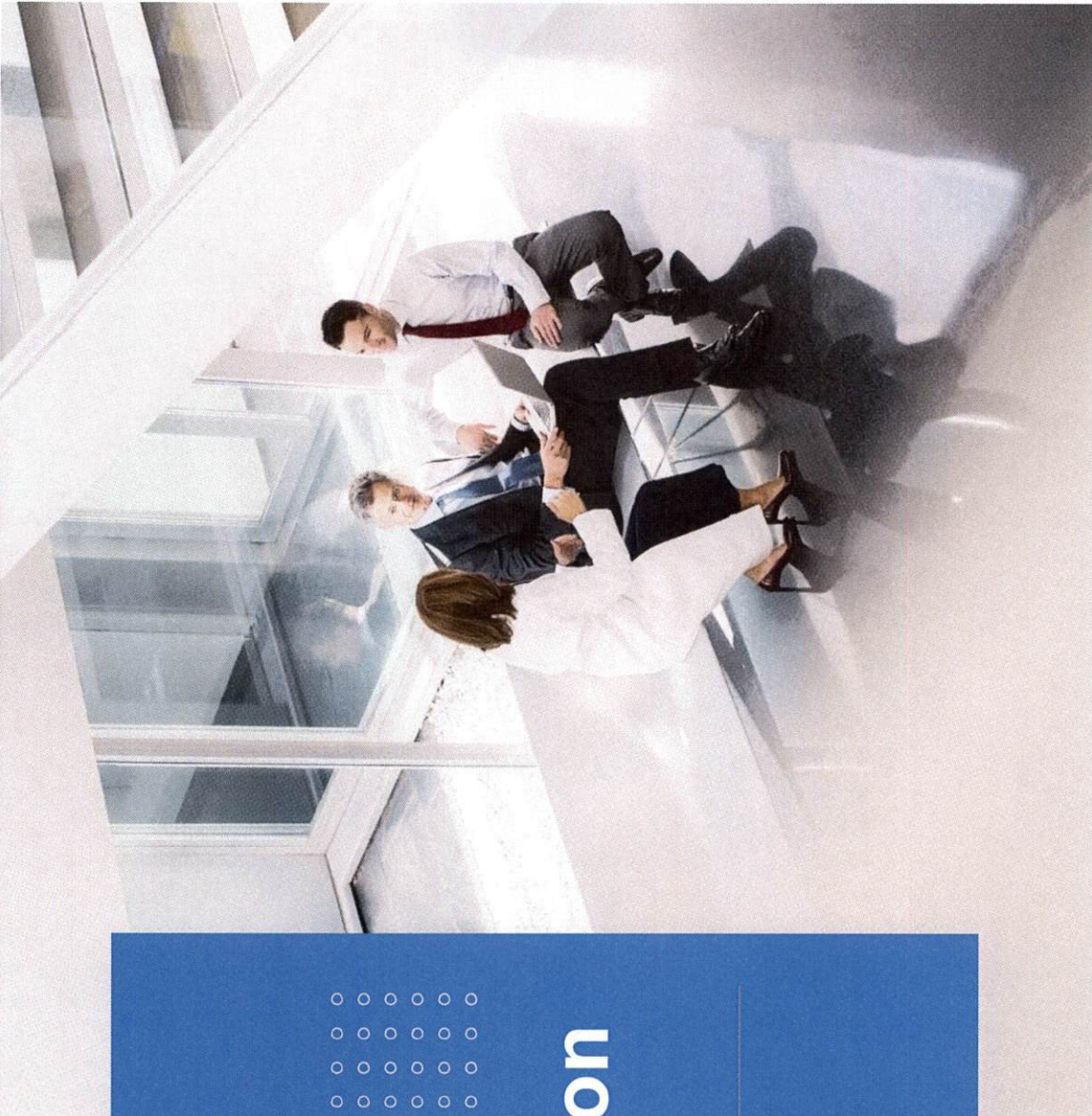
- Renewed with Sun Life (formerly Dental Care Plus)

Vision

- Renewed with EyeMed

Life/Disability

- Renewed with Minnesota Life



Total Cost Projection

2

Focus Areas



Three focus areas for 2025 to positively impact costs and address areas of concern

- 1. Securing stop loss coverage**
 - 448% loss ratio in 2024 with pending lasers
- 2. Rx costs**
 - \$908k increase in prescription drug spend last 12 months
 - Specialty spend accounts for 6% of total scripts, but 71% of total spend
- 3. Large claimants**
 - 1% of membership accounting for 44% of total spend
 - Top 30 large claims account for 53% of total spend

2025 Proposed Budget



Warren County's Suggested Revenue Increase to Departments on Budget Memo:

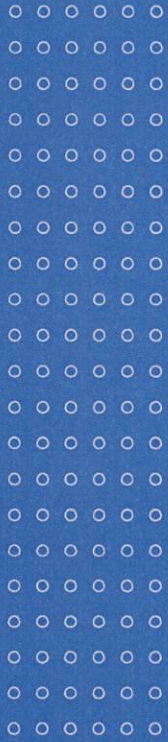
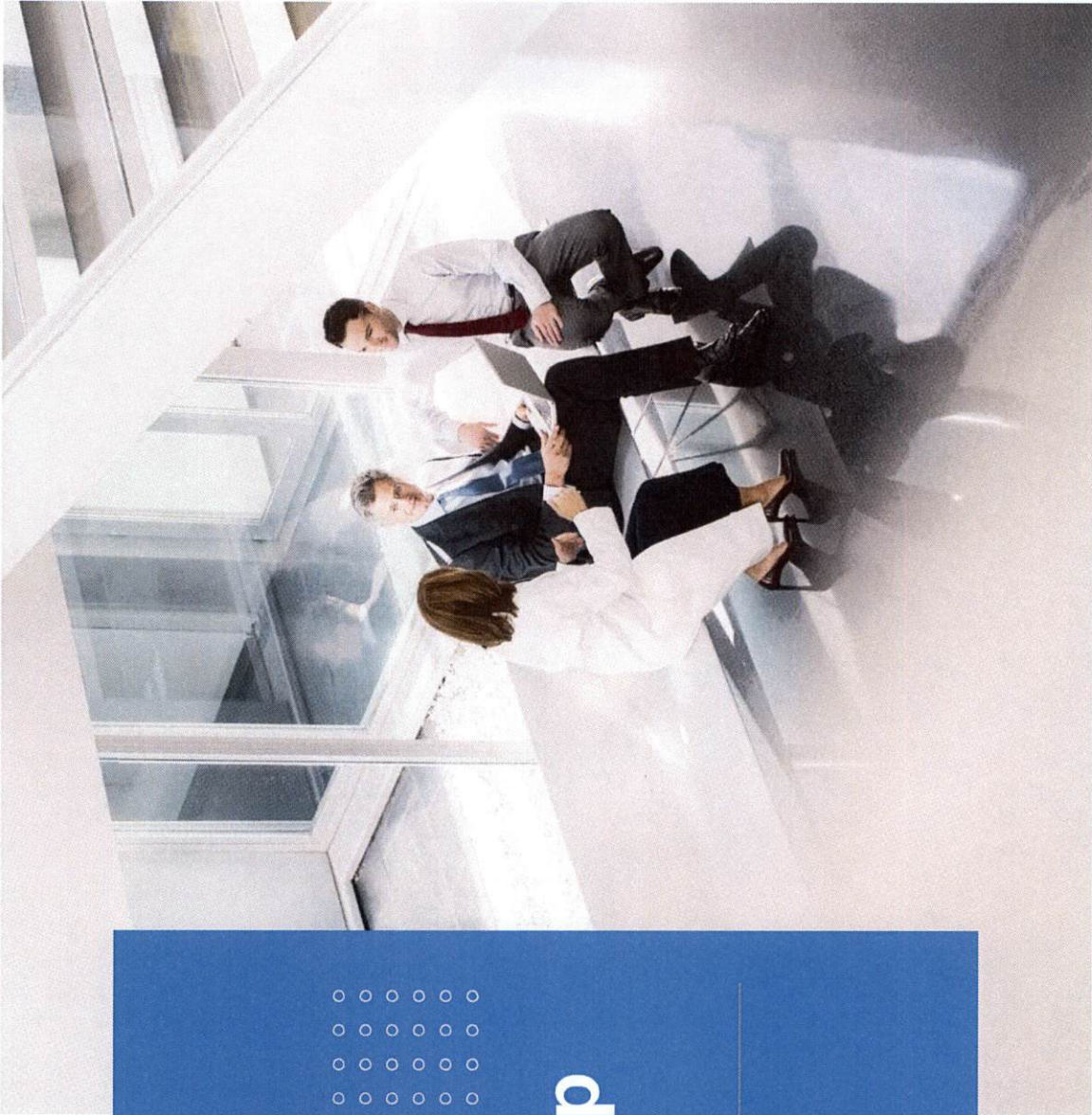
Total Budget includes – assuming no plan changes

- ✓ Administration (medical/dental/vision)
- ✓ Stop loss premium
- ✓ Expected claims (does not take into account increased Rx rebates)
- ✓ Health savings account (HSA) employer contributions
- ✓ Purchased/consulting services

	2024 Appropriation	2024 Actual Spend YTD (thru September)	2025 Budget
Total Costs	\$12,678,190	\$12,513,716	\$14.1M - \$15.7M
% Increase	-		11% - 23%
\$ Increase	-		\$1.4M - \$3.2M

Considerations:

- Gross spend does not take into consideration Rx rebates (YTD - \$750K / CY 2023: \$1.3M)
- Proposed 15% increase to Fully Insured Equivalent rates to offset increase in appropriation
- 2025 budget shown as range, contingent on strategies on following slides to assist with meeting estimated 15% rate increase (Pharmacy Change, Risk Mitigation Solutions, cost share, etc.),



Focus Area 1: Stop Loss

3



Stop Loss Historical Insights (Stop Loss Premium vs. Reimbursements)

Average Stop Loss Ratio over last 12 years remains 66%

- ✓ Adding Aggregating Specific in 2018 has helped save the County over \$2MM in fixed premium the last 6.5 years
- ✓ National Trend for Stop Loss: 18-23% year over year

Year - Carrier	Specific Ded. Level	Aggregating Specific	TOTAL Stop Loss Premium	Total Reimbursement	Total Loss Ratio	# of Claims Over Specific
2011 - CDB/HM Life	\$150,000	N/A	\$695,732	\$1,616,076	232.3%	8
2012 - UHC	\$200,000	N/A	\$393,026	\$95,268	24.2%	2
2013 - UHC	\$200,000	N/A	\$456,825	\$202,178	44.3%	3
2014 - UHC	\$200,000	N/A	\$527,478	\$47,015	8.9%	1
2015 - UHC	\$200,000	N/A	\$620,814	\$163,855	26.4%	3
2016 - Optum	\$200,000	N/A	\$639,644	\$172,227	26.9%	4
2017 - Optum	\$250,000	N/A	\$621,960	\$252,571	80.7%	1
2018 - Tokio Marine	\$250,000	\$300,000	\$271,051	\$0	0%	1
2019 - Tokio Marine	\$250,000	\$350,000	\$253,802	\$0	0%	0
2020 - Tokio Marine	\$250,000	\$350,000	\$282,490	\$0	0%	4
2021 - Tokio Marine	\$250,000	\$350,000	\$336,606	\$0	0%	3
2022 - Tokio Marine	\$250,000	\$350,000	\$336,834	\$1,195,576	354%	2
2023 - Tokio Marine	\$300,000	\$350,000	\$364,754	\$0	0%	3
2024 (thru August) - TM	\$325,000	\$350,000	\$249,983	\$1,118,844*	448%	1
Average:	-	-	\$429,922	\$344,048	92%	

*HCC removed \$850K laser for top claimant, significantly reducing County's liability in 2024 plan year



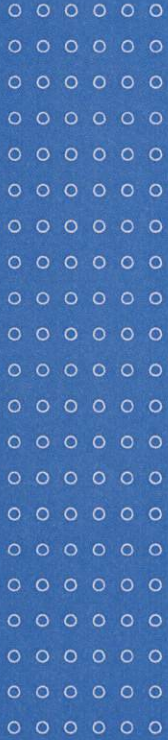
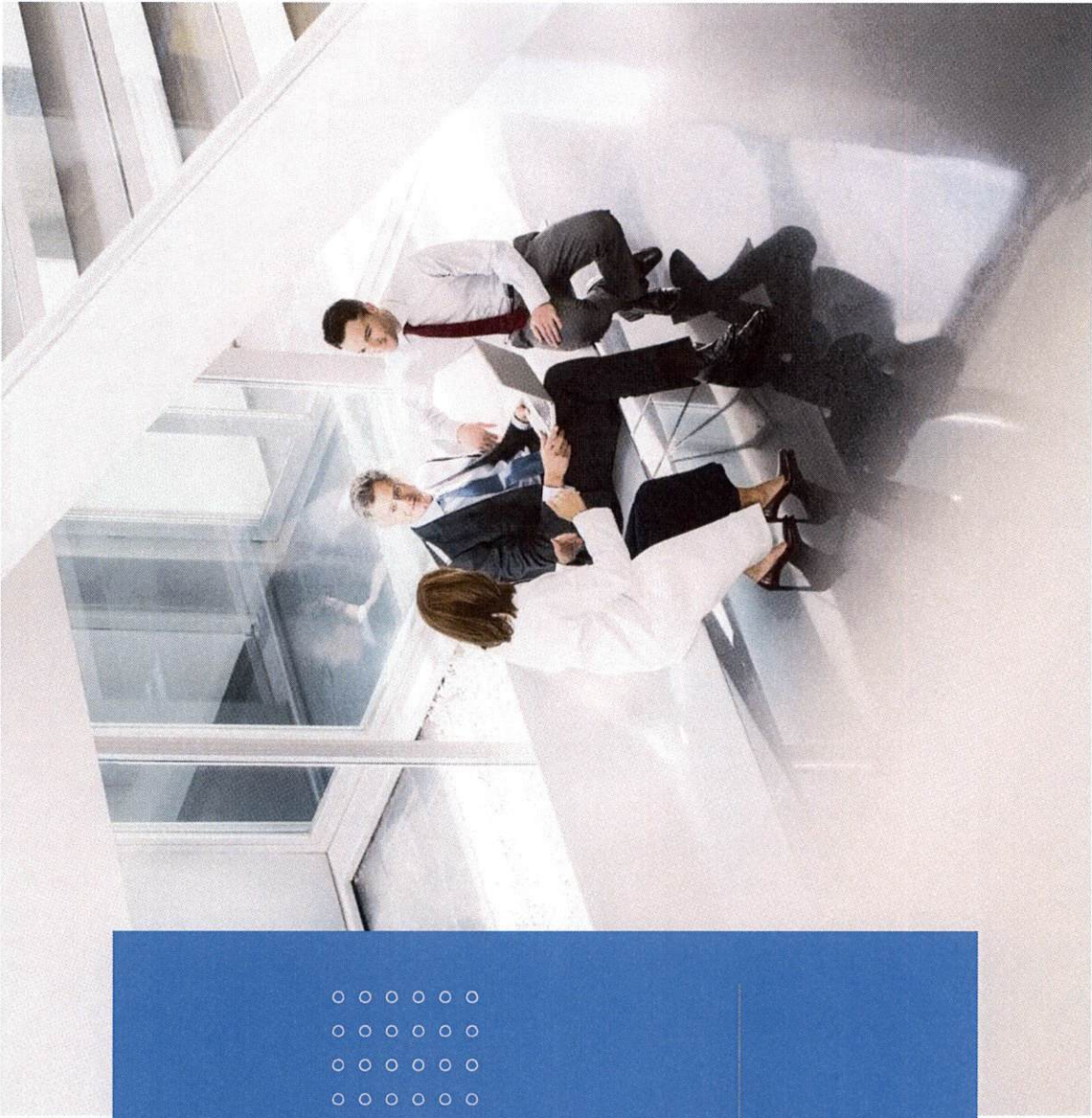
Stop Loss Request for Proposal

Goal: Leverage market to ensure County receives competitive premium/contract

Stop Loss renewal pending

Clinical notes being reviewed internally at HCC

HUB to provide renewal and recommendations upon availability



Focus Area 2: Pharmacy

4

Specialty Rx Cost Savings



Recommendation: Implement ARORx as new Rx solution

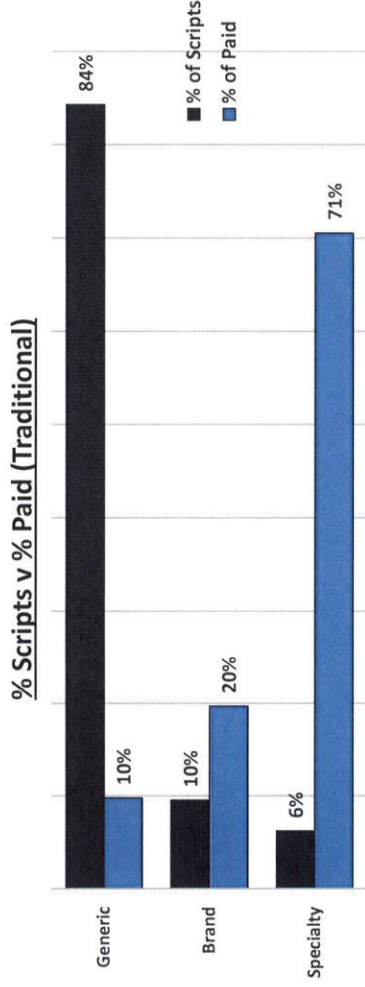
- ✓ Removes high-cost drugs
- ✓ Leverages direct manufacturer's assistance and international sourcing options
- ✓ Projected Year 1 savings: \$1.6MM - \$1.9MM

Considerations:

- ✓ New PBM implementation away from OptumRx
- ✓ Dual ID cards

Rationale:

- ✓ Total Rx claims increased 27% (\$908K) in last 12 months
- ✓ Specialty spend is driving total increase:
 - 6% of total scripts but 71% of total spend
 - Top 20 highest costing drugs account for \$2.3MM (53%) of total drug spend – all specialty
- ✓ Top drug (Everytdi) on plan is new
 - One claimant accounts for \$306K in most recent 12 months



Implementation



1
ARORx contacts all employees taking a high cost drug (<2% of population)



2
ARORx completes necessary paperwork only needing employee signature and their most recent tax return.

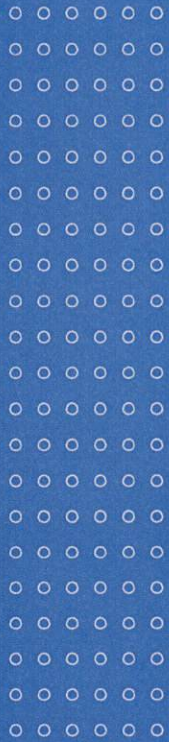
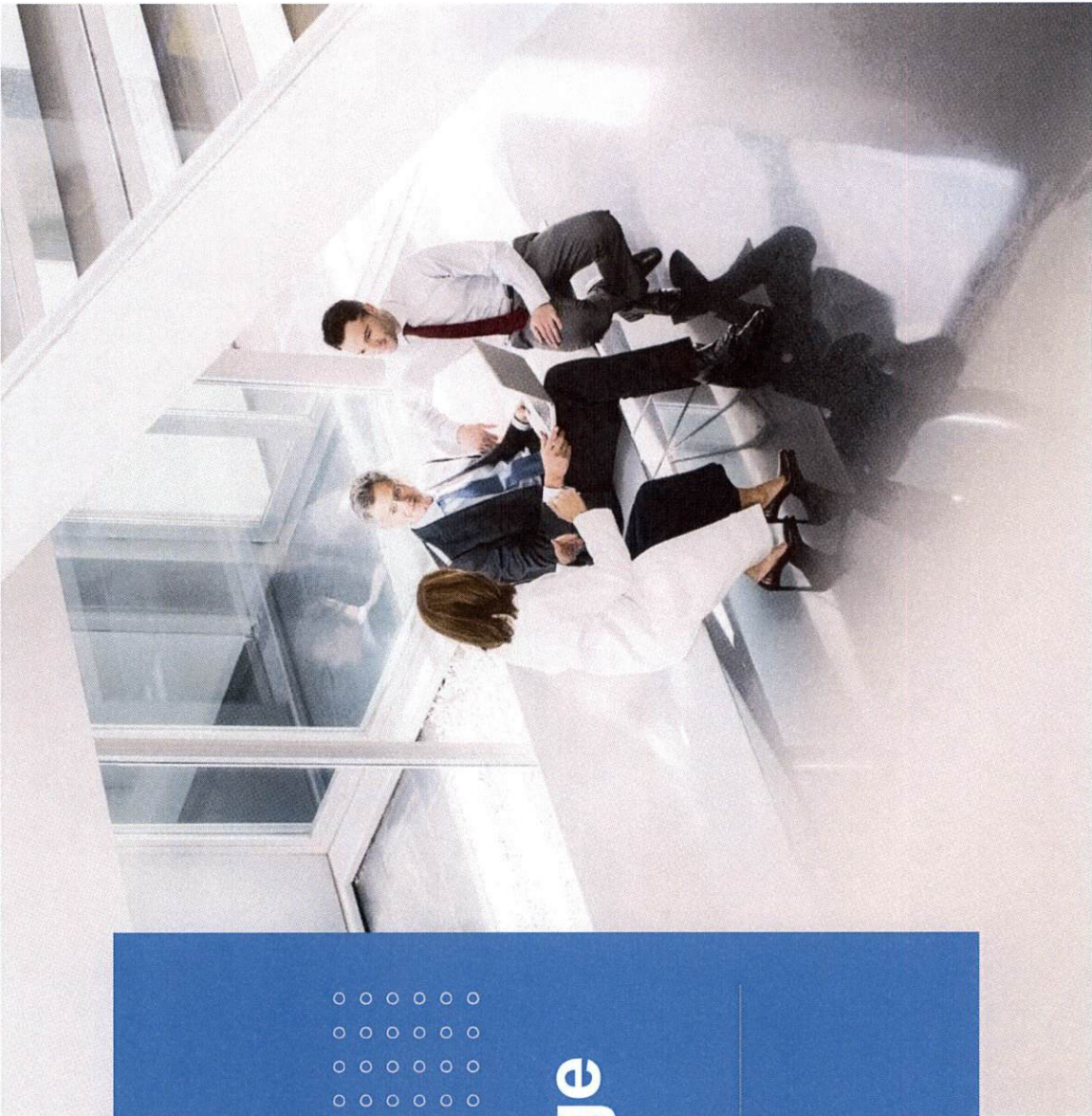


4
ARORx works for timely processing, most often drugs delivered to employee's home after Go Live Date.



3
ARORx works directly with employee's physician to complete application process.

Removes drug cost from plan, no cost to employee.



Focus Area 3: Large Claims

5

Enrollment Optimization / Risk Management



Recommendation: Implement Samaritan Fund Program to remove high-cost risk on plan

- ✓ Potential to qualify for free healthcare
- ✓ Removes high risk off County plan
- ✓ Completely voluntary
- ✓ Coordinator works with employee to determine if they qualify and able to find them appropriate coverages.

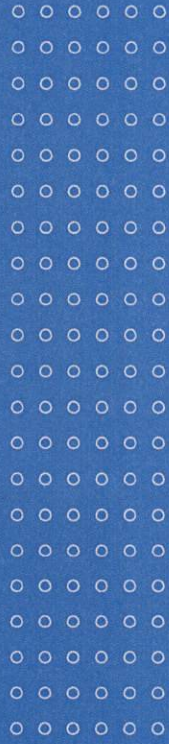
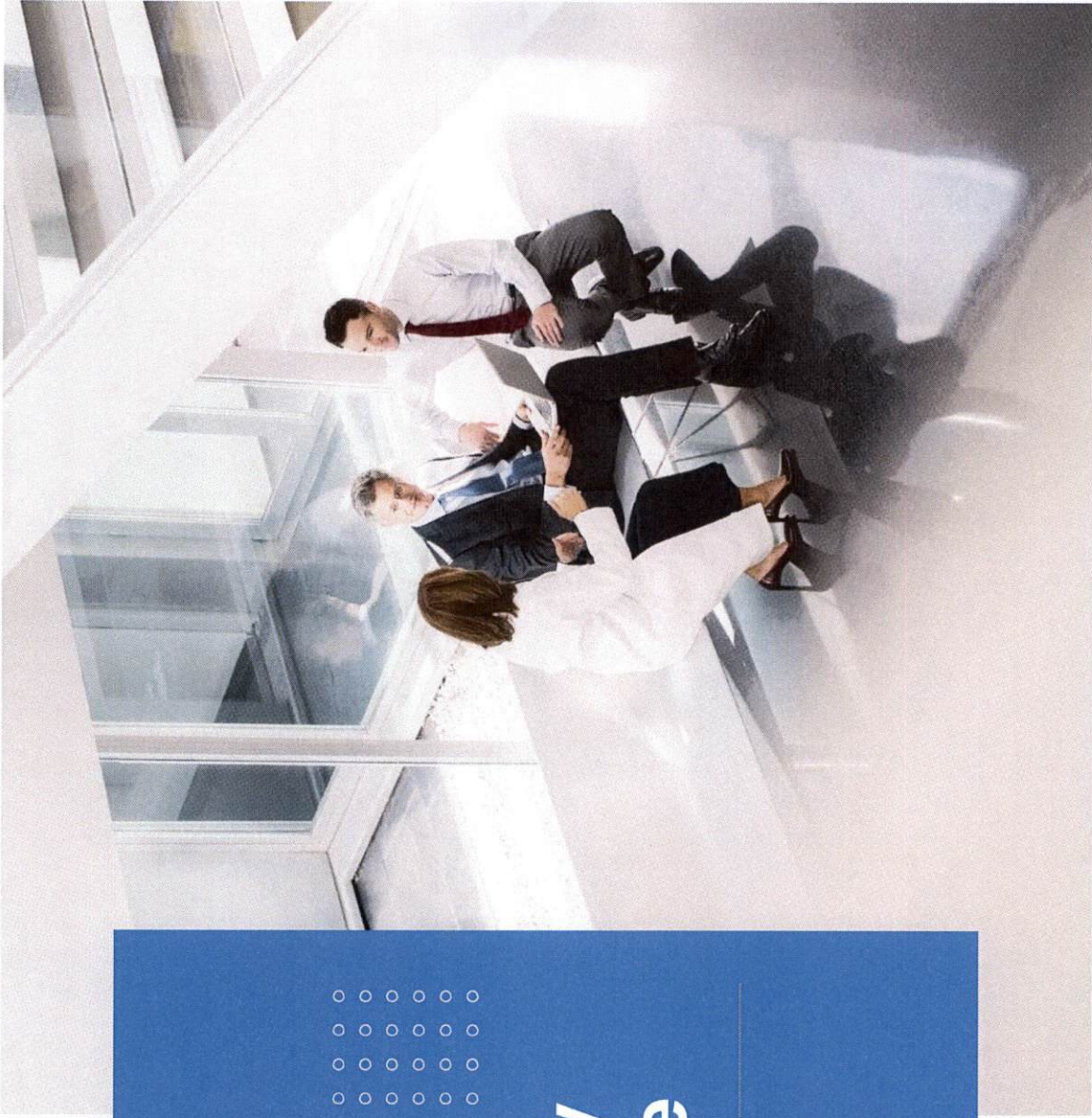
Considerations:

- ✓ County to pay lump sum to Samaritan Fund (\$55K for EEs; \$15K for dependents) who come off plan
- ✓ Deadlines quickly approaching
 - ❖ 10/17 to communicate to EEs
 - ❖ 10/31 to receive HIPAA forms from EEs

Rationale:

- ✓ Top 1% of membership driving 44% of total spend
- ✓ Members with claims > 100K (18) account for 40% of total cost, \$1.5MM increase from prior period*
 - 10 of top 30 largest paid claims are Rx-related
 - 2 of top 30 largest paid claims are 65+

*Current Reporting Period: August 2023 – July 2024
Prior Reporting Period: August 2022 – July 2023



Employee / County Contribution Share

6

Medical Plan: Contribution Share



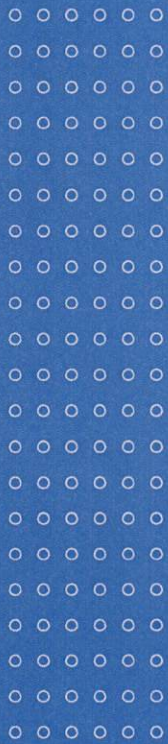
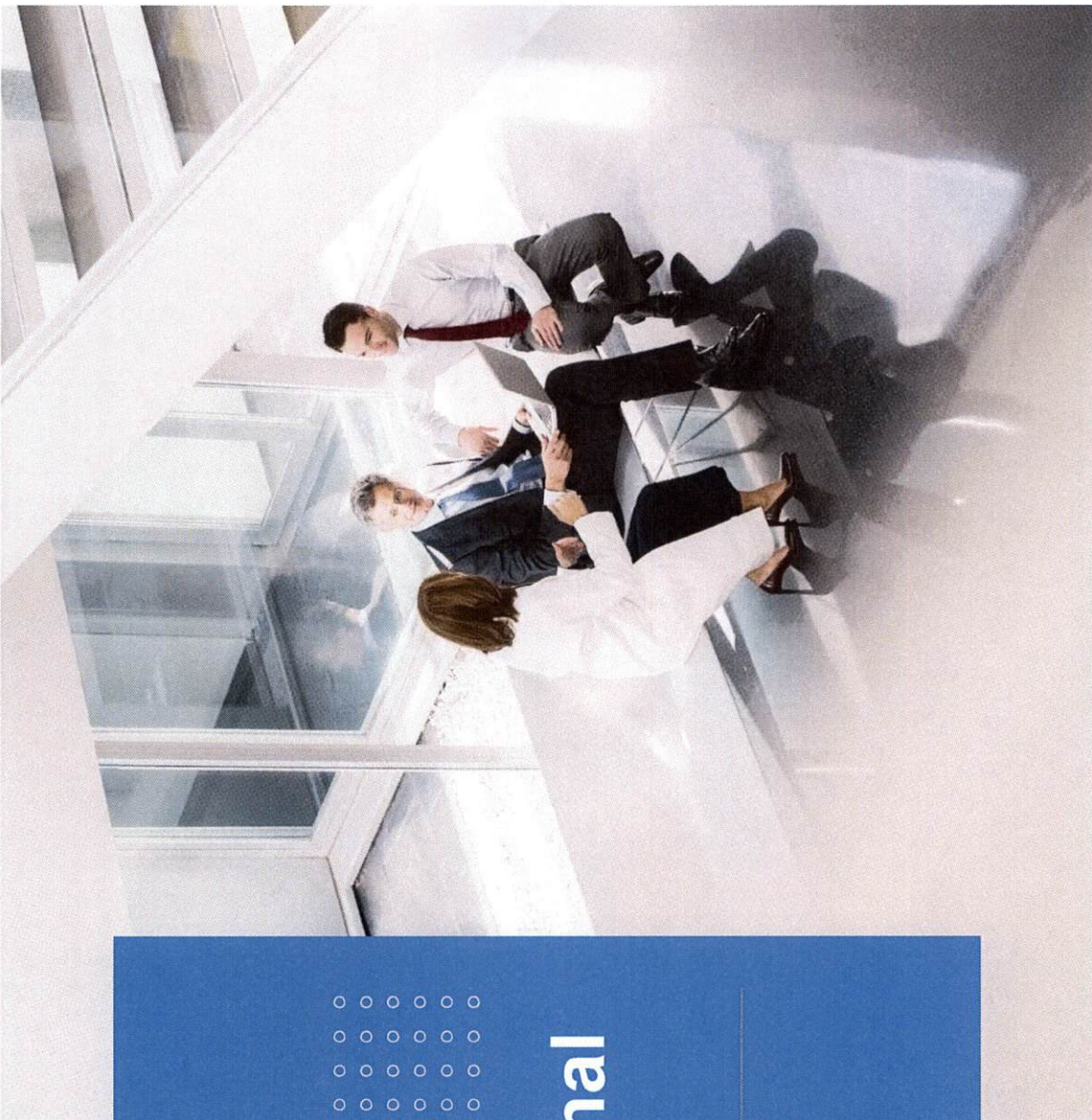
Consideration: 15% increase to Total Rates / Keep current cost % split the same as today

Buy-up HSA										
Current					January 1, 2025 Renewal					
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ	Annual EE \$ Change
Single	162	\$599.27	\$89.89	15%	\$689.16	\$103.37	15%	\$13.48	15.0%	\$161.80
Employee + Spouse	65	\$1,348.36	\$202.26	15%	\$1,550.61	\$232.60	15%	\$30.34	15.0%	\$364.06
Employee + Child(ren)	60	\$1,048.74	\$157.32	15%	\$1,206.05	\$180.92	15%	\$23.60	15.0%	\$283.17
Family	98	\$1,797.82	\$269.68	15%	\$2,067.49	\$310.13	15%	\$40.45	15.0%	\$485.42
Buy-up HSA Summary				% Change						
Employee Cost	Current	Renewal	\$ Change							
	\$762,923	\$877,360	\$114,437	15.0%						
Employer Cost	Current	Renewal	\$ Change							
	\$4,323,108	\$4,971,567	\$648,459	15.0%						
Base										
Current					January 1, 2025 Renewal					
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ	Annual EE \$ Change
Single	203	\$551.96	\$0.00	0%	\$634.75	\$0.00	0%	\$0.00	-	\$0.00
Employee + Spouse	71	\$1,241.92	\$0.00	0%	\$1,428.21	\$0.00	0%	\$0.00	-	\$0.00
Employee + Child(ren)	99	\$965.93	\$0.00	0%	\$1,110.82	\$0.00	0%	\$0.00	-	\$0.00
Family	119	\$1,655.88	\$0.00	0%	\$1,904.26	\$0.00	0%	\$0.00	-	\$0.00
Base Cost Summary				% Change						
Employee Cost	Current	Renewal	\$ Change							
	\$0	\$0	\$0	0.0%						
Employer Cost	Current	Renewal	\$ Change							
	\$5,914,812	\$6,802,023	\$887,211	15.0%						

Total Premium Share - Before HSA/HRA	
Current	Renewal
6.9%	6.9%
93.1%	93.1%

Employee Share
Employer Share

Total Cost Summary		
	Current	Renewal
Employee Cost	\$762,923	\$877,360
Employer Cost	\$10,237,920	\$11,773,590
Total	\$11,000,843	\$12,650,950
% Change		15.0%



Additional Operational Considerations

7

Medical Plan: UHC Opt In Programming

Recommendation: Implement Maven Maternity Program

- ✓ UHC's Maternity support program sunsetting; Maven will replace
- ✓ Digital solutions and access to 24/7 support for expecting mothers and families
- ✓ No PEPM charge (will be charged via case rate when someone uses -- \$925 per case)

Considerations:

- ✓ Neonatal Resource available for those mothers with infants admitted to a NICU or special care nursery in place today
 - ❖ One member utilized this program YTD, with \$83K in estimated plan savings
- ✓ This is standard service typically provided among health plans

Health Savings Account Review



Recommendation: Remain with First National for HSA services

HUB vetted market as due diligence for Health Savings Account (HSA) services

Findings/Observations:

- ✓ Many banks no longer work in group HSA space or do not work with public entities (i.e. – Bank of America)
- ✓ Minimal change to cost compared to current arrangement
- ✓ If moved, members would experience blackout period where funds would not be available

	# of Participants	Option 1	Option 2
	675	Chard Snyder	HSA Bank
Per Participant Per Month		\$2.00	\$0.00
Debit Card Fee		\$0.00	\$0.00
Minimum Monthly Fee		\$150.00	\$0.00
Monthly Fixed Costs		\$1,181.25	\$0.00
Annual Fixed Costs		\$14,175.00	\$0.00
Fees			
Setup Fee (Group)		\$0.00	\$0.00
Annual Renewal Fee		\$200.00	\$0.00
Investment Threshold		\$2,000	\$1,000



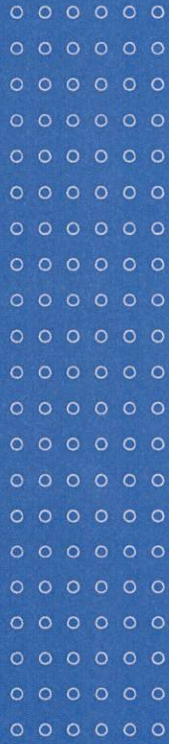
COBRA Administration

Recommendation: Outsource COBRA administration due to ongoing administrative duties and ever-evolving compliance updates

Pricing: \$0.55 per employee per month (\$6,000 annually)

Services Include:

- ✓ Direct communication for qualified beneficiaries
- ✓ Web services/Reporting for employee and County
- ✓ COBRA general notice distribution
- ✓ Open Enrollment
- ✓ Increased compliance



Ancillary Benefits

8

Ancillary Benefits



Dental: Admin Rate Guarantee through 1/1/2025

- Projecting 11% (\$71K) increase to claims due to increased utilization and enhanced out of network benefits

Vision: Admin Rate Guarantee through 1/1/2026

- Projecting 35% (\$53K) decrease to claims

Life/Disability: Rate Guarantee through 1/1/2027

- True Open Enrollment to be offered to all employees
- Offering following enhancements to Voluntary Life/AD&D plan:
 - Maximum benefit increases from \$500K to \$750K
 - Employee Guarantee Issue increase from \$250K to \$300K for all employees



Ancillary Benefits – Contribution Share

Consideration: Add Employee cost share on dental plan

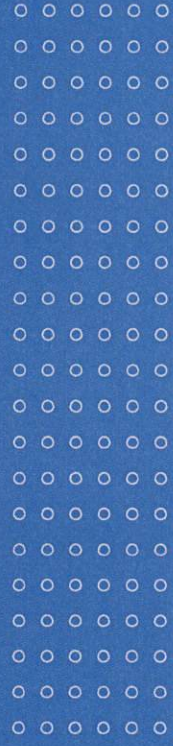
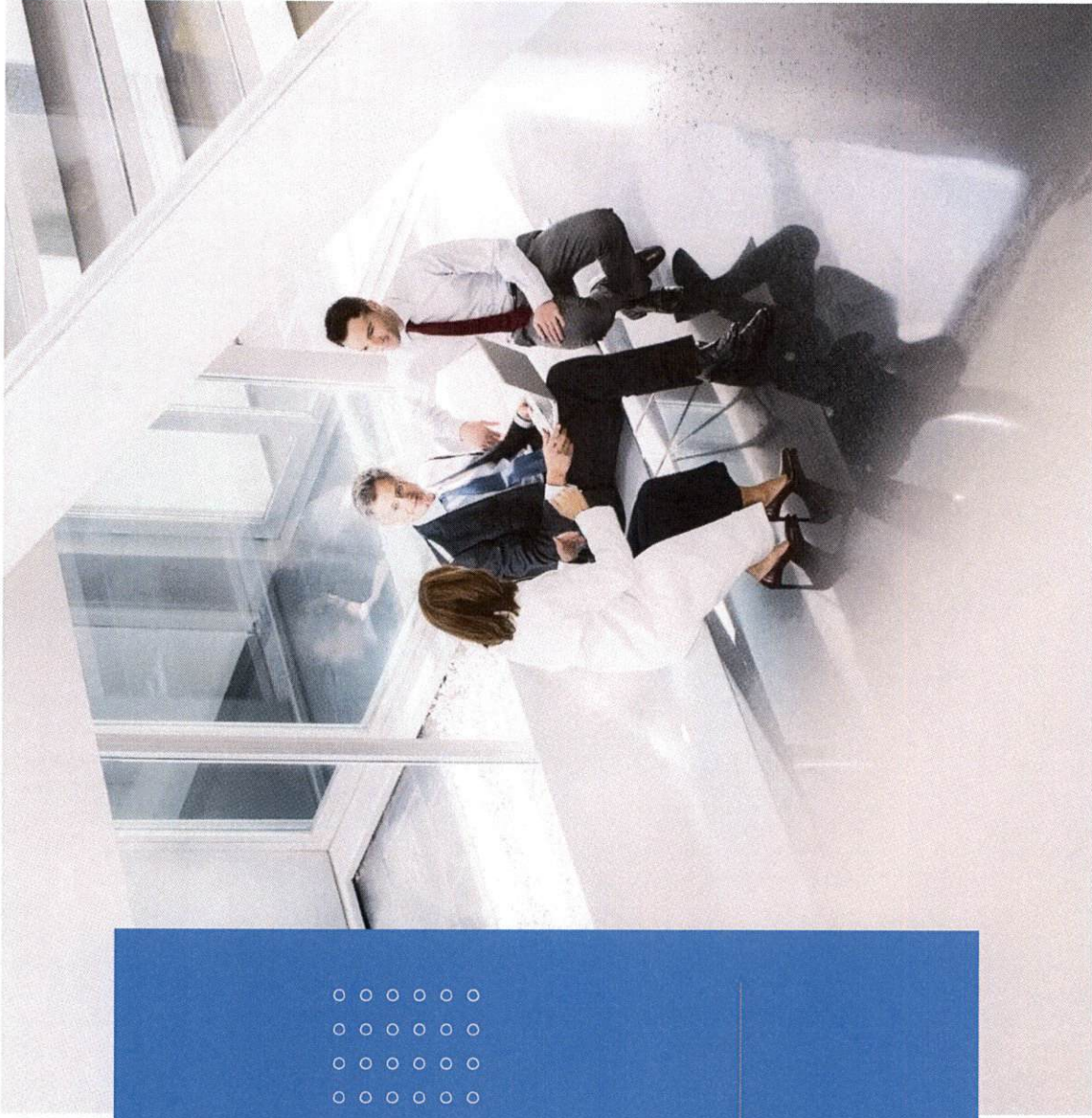
- Employees paying 15% of total cost provides an additional \$106K cost shift to the County to offset claims

Dental Plan		Current				January 1, 2025 Renewal			
		Current Total		Renewal Total		Renewal Total		Renewal Total	
Tier	Enrollment	Rate	EE Rate (\$)	EE Rate (%)	Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Annual EE \$ Δ
Single	363	\$29.64	\$0.00	0%	\$32.60	\$4.89	15%	\$4.89	\$58.68
Family	581	\$74.10	\$0.00	0%	\$81.51	\$12.23	15%	\$12.23	\$146.72
Dental Cost Summary									
Employee Cost	Current	Renewal	\$ Change	% Change					
	\$0	\$106,544	\$106,544	-					
Employer Cost	\$645,737	\$603,749	-\$41,988	-6.5%					

Thank you.

Sources

- HUB, *2023 Outlook: Employee Benefits & Retirement*, December 2022.
- Segal, *2023 Segal Health Plan Cost Trend Survey*, September 2022.
- *Employee Benefits News*, *22 HR and benefit lessons we learned in 2022*, December 2022.
- MetLife, *MetLife's 20th Annual U.S. Employee Benefit Trends Study*, 2022.
- Milliman, *2022 Milliman Medical Index*, May 2022.
- *The Wall Street Journal*, *One of the Hottest New Jobs Aims to Tackle Employee Burnout*, January 18, 2023.



Appendix / Future Considerations

ARORX: TOP DRUG SAVINGS

Top 20 Drug Savings through Alternative Reimbursement*

Drug	Per Fill Savings
Humira**	\$ 6,226
Enbrel	\$ 5,317
Kalydeco	\$ 25,355
Cuprimine	\$86,530
Actimmune	\$ 56,410
Stelara	\$ 15,696
Cosentyx	\$ 8,985
Aubagio	\$ 6,442
Gilenya	\$ 8,344
Epclusa	\$ 24,928
Taltz	\$ 7,267
Dupixent	\$ 3,171
Tecfidera	\$ 7,856
Votrient	\$ 8,803
Calquence	\$ 14,507
Bosulif	\$ 7,018
Verzenio	\$ 12,404
Truvada	\$ 1,711
Orencia	\$ 3,794
Mavyret	\$ 13,363

Top 10 International Drug Program Savings

Drug	Per Fill Savings
Otezla	\$ 3,679
Glumetza	\$20,166
Trulicity	\$ 940
Ozempic	\$ 2,435
Tresiba Flextouch	\$ 1,903
Tagrisso	\$ 4,731
Asacol	\$ 2,475
Victoza	\$ 942
Novolog	\$ 539
Advair	\$ 279



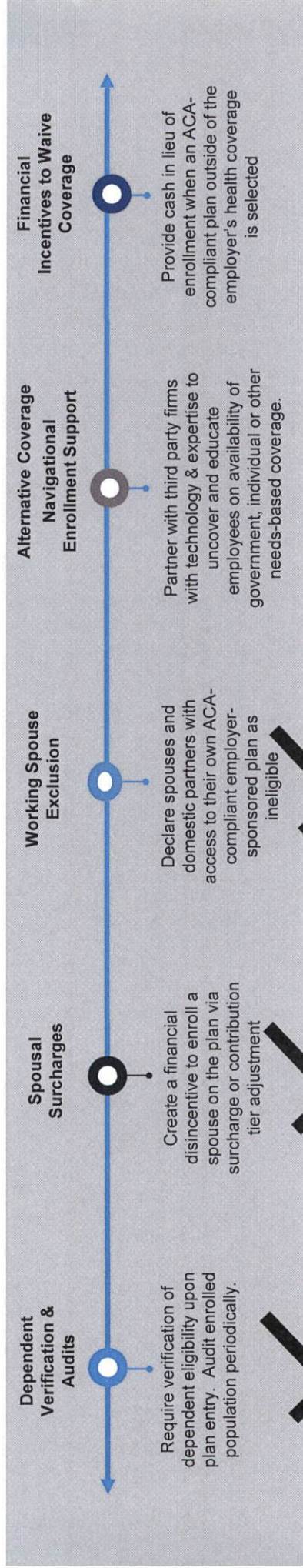
** Includes loading doses

Essential Strategies – Enrollment Optimization



Strategy: Solution that balances offering employees a competitive plan that attracts & retains talent and protecting your plan from unnecessary risk

Summary of Actions Needed before moving forward: Assess cost, outcomes, compliance considerations, cultural & community impact of strategies across the enrollment optimization spectrum





Medical Plan: Contribution Share

Option to Consider: Add 10% cost share on Base Plan for all coverage tiers except EE only

		Current				January 1, 2025 Renewal				
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ	Annual EE \$ Change
Single	162	\$599.27	\$89.89	15%	\$689.16	\$103.37	15%	\$13.48	15.0%	\$161.80
Employee + Spouse	65	\$1,348.36	\$202.26	15%	\$1,550.61	\$232.60	15%	\$30.34	15.0%	\$364.06
Employee + Child(ren)	60	\$1,048.74	\$157.32	15%	\$1,206.05	\$180.92	15%	\$23.60	15.0%	\$283.17
Family	98	\$1,797.82	\$269.68	15%	\$2,067.49	\$310.13	15%	\$40.45	15.0%	\$485.42
Buy-up HSA Summary				% Change						
Employee Cost	Current	Renewal	\$ Change							
	\$762,923	\$877,360	\$114,437	15.0%						
Employer Cost	Current	Renewal	\$ Change							
	\$4,323,108	\$4,971,567	\$648,459	15.0%						

		Current				January 1, 2025 Renewal				
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ	Annual EE \$ Change
Single	203	\$551.96	\$0.00	0%	\$634.75	\$0.00	0%	\$0.00	-	\$0.00
Employee + Spouse	71	\$1,241.92	\$0.00	0%	\$1,428.21	\$142.82	10%	\$142.82	-	\$1,713.85
Employee + Child(ren)	99	\$965.93	\$0.00	0%	\$1,110.82	\$111.08	10%	\$111.08	-	\$1,332.98
Family	119	\$1,655.88	\$0.00	0%	\$1,904.26	\$190.43	10%	\$190.43	-	\$2,285.11
Base Cost Summary				% Change						
Employee Cost	Current	Renewal	\$ Change							
	\$0	\$525,577	\$525,577	0.0%						
Employer Cost	Current	Renewal	\$ Change							
	\$5,914,812	\$6,276,446	\$361,634	6.1%						

Total Cost Summary		Current	Renewal	\$ Change	% Change
Employee Cost		\$762,923	\$1,402,937	\$640,014	83.9%
Employer Cost		\$10,237,920	\$11,248,013	\$1,010,093	9.9%

Total Premium Share - Before HSA/HRA		Current	Renewal
Employee Share		6.9%	11.1%
Employer Share		93.1%	88.9%



Medical Plan: Contribution Share - placeholder

Option to Consider: Add 7% cost share on Base Plan for all coverage tiers except EE only

		Current				January 1, 2025 Renewal				
Buy-up HSA										
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ	Annual EE \$ Change
Single	162	\$599.27	\$89.89	15%	\$689.16	\$103.37	15%	\$13.48	15.0%	\$161.80
Employee + Spouse	65	\$1,348.36	\$202.26	15%	\$1,550.61	\$232.60	15%	\$30.34	15.0%	\$364.06
Employee + Child(ren)	60	\$1,048.74	\$157.32	15%	\$1,206.05	\$180.92	15%	\$23.60	15.0%	\$283.17
Family	98	\$1,797.82	\$269.68	15%	\$2,067.49	\$310.13	15%	\$40.45	15.0%	\$485.42
Buy-up HSA Summary										
Employee Cost	Current	Renewal	\$ Change	% Change						
	\$762,923	\$877,360	\$114,437	15.0%						
Employer Cost	\$4,323,108	\$4,971,567	\$648,459	15.0%						

		Current				January 1, 2025 Renewal				
Base										
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ	Annual EE \$ Change
Single	203	\$551.96	\$0.00	0%	\$634.75	\$0.00	0%	\$0.00	-	\$0.00
Employee + Spouse	71	\$1,241.92	\$0.00	0%	\$1,428.21	\$99.97	7%	\$99.97	-	\$1,199.70
Employee + Child(ren)	99	\$965.93	\$0.00	0%	\$1,110.82	\$77.76	7%	\$77.76	-	\$933.09
Family	119	\$1,655.88	\$0.00	0%	\$1,904.26	\$133.30	7%	\$133.30	-	\$1,599.58
Base Cost Summary										
Employee Cost	Current	Renewal	\$ Change	% Change						
	\$0	\$367,904	\$367,904	0.0%						
Employer Cost	\$5,914,812	\$6,434,119	\$519,307	8.8%						

Total Cost Summary

	Current	Renewal	\$ Change	% Change
Employee Cost	\$762,923	\$1,245,269	\$482,346	63.2%
Employer Cost	\$10,237,920	\$11,405,682	\$1,167,789	11.4%

Total Premium Share - Before HSA/HRA	
Current	6.9%
Renewal	9.8%
	90.2%

Expanded Preventive Drug List

Add Employee cost share on Expanded Preventive Drug List

- **Scenario 1 – estimated savings to County \$286K:** Brand drugs apply to member deductible (full cost share on the brand name HDHP preventive drugs only)
- **Scenario 2 – estimated savings to County \$125K:** All Rx’s have member copays apply (\$10 copay for generics, \$35 for preferred brand or \$50 for non-preferred brand drugs for a 30-day supply at retail, etc.)
- **Scenario 3 – estimated savings to County \$49K:** Member copay only applies towards brand drugs.

Plan Year	Total Rxs	Total Member Paid	Total Plan Paid	Total Cost	Per Rx
2023	7,825	\$0.00	\$1,328,046.34	\$1,328,046.34	\$169.72
Plan Year	Total Rxs	Total Member Paid	Total Plan Paid	Total Cost	Per Rx
2022	6,742	\$254,251.73	\$751,328.29	\$1,005,580.02	\$149.15

\$300K increase, majority of this coming from shift from member to County cost share



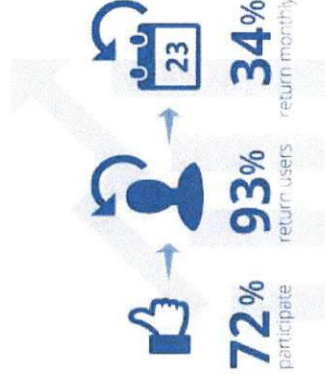
Discounts Include:

- **Mental Wellness:** Cope Notes, Moment, Caravan Wellness, LivingEasy, SelfHelpWorks, TalkSpace
- **Fitness:** Curves, YouFit, FitBod, Gold's Gym, Anytime Fitness, Global Fit, Blink Fitness, Husk Gym Network, Yoga Your Way, Jazzercise
- **Caregiving:** Brookdale Senior Living, The Children's Courtyard, Learning Care Group, Childtime Learning Center, Synergy HomeCare, Pathways Learning Academy, Creative Kids Learning Center, Tutor Time, La Petite Academy, Montessori Unlimited, GetSetUp
- **CarAdvise:** network discount for car repairs!
- **Pet Products:** FurHaven, Chewy.com, Ollie, Pet Pro Supply, Rover.com, PetsMart, PetCareRX
- **And More!**



Recommendation: Roll out fully customizable benefits & rewards platform

- Member discounts from 200,000+ vendors both nationwide and locally
- Ability to **earn cashback** on purchases through site
- **Ability to store information in one place** – i.e. benefit guide, required notices, employee handbook link-outs to third-party websites (i.e. retirement plan, benefits enrollment portal)



HUB Created Additional Employee Perks Available: (optional)

Financial Resources	FSA / HSA Store	Bellevue University
<ul style="list-style-type: none"> • Platinum Mortgage Services: waived lender fees and premier service team for refinancing or applying for a mortgage • Realty Program: free comparative analysis of your property and local market information, and a rebate after closing on the purchase or sale of your home • Workplace Banking: checking, banking, credit services through a national digital bank 	<ul style="list-style-type: none"> • Online marketplace of FSA or HSA eligible products including over-the-counter medications. 	<ul style="list-style-type: none"> • Tuition assistance program through Bellevue University (online university) for certificates, associates, or masters degrees.

BenefitHub is available to HUB Clients at NO COST!



Additional Benefits: Identity Theft

Consideration: Offer Identify Theft monitoring

Pricing: Estimated \$24K/annually to cover One Bureau Credit Monitoring for all benefit-eligible employees

Services Include:

- ✓ Identity, credit, financial accounting, and social media account monitoring
- ✓ Real time alerts
- ✓ Perks include online parental controls, monthly credit score tracker, credit counseling and education, and more
- ✓ Mobile friendly app

Non-Contributory – 100% ER Paid	ID Shield*	Merchants Info
One Bureau Credit Monitoring	\$3.00 single / \$5.00 family	\$2.25 single / \$4.25 family

Voluntary – 100% EE Paid	ID Shield	Merchants Info
One Bureau Credit Monitoring	\$5.80 single / \$10.70 family	\$8.99 single / \$14.99 family

PAYROLL DEPARTMENTS

BZ (11012300) _____
Commish staff (11011110) _____
CS (22735100) _____
D& K (22062700) _____
Econ Devlp (11011116) _____
EMS Wireless (22192820) _____
EMS CD (11012850) _____
EMS (22642800) _____
FM (11011600) _____
Garage (11011620) _____
Garage (6619) _____
Grants (22653410) _____
HS (22035310) _____
OMB (11011115) _____
OMB Benefits (66320100) _____
OMB WC (66360110) _____
Telecom (11012810) _____
Solid Waste (22564410) _____
WIA (WF1)(22585800) _____
WIB(22385800) _____
WS (55103200) _____
WS (55803300) _____
HS (rent) _____