



Employee Benefit Trust Meeting

October 2, 2023

RESULTS OF FISCAL YEAR ENDING

JUNE 30, 2023



Medical and Dental Membership	July	August	September	October	November	December	January	February	March	April	May	June	Yr to Date	Monthly Average	Annualized	2021.2022 Comparison	% Change
US & Mexico Med - Employees	144		142		144	155	153	156	149	159	153	171	1826	152			
US & Mexico Med - Spouse	7		9		9	9	11	11	7	10	8	9	107	9			
US & Mexico Med - Children	35	34	40	41	43	44	41	51	38	43	43	49	493	41			
US & Mexico Med - Family	45	44	37	32	29	27	27	27	27	27	27	29	377	31			
Mexico Med - Employee	5	5	5	4	4	4	4	6	6	6	6	6	62	5			
Mexico Med - EE + Spouse	5	5	5	5	5	5	5	6	6	6	7	7	72	6			
Mexico Med - Child(ren)	8	8	7	7	7	11	8	8	8	8	8	8	96	8			
Mexico Med - Family	25	25	24	24	23	23	19	20	22	23	24	23	274	23			
Dental US & Mexico - Employees	137	135	132	129	143	140	144	136	145	140	157	148	1686	141			
Dental US & Mexico - Spouse	8	8	8	9	9	10	10	8	9	7	8	8	101	8			
Dental US & Mexico - Children	29	29	31	31	31	33	30	38	29	32	32	30	375	31			
Dental US & Mx - Family	29	28	25	25	22	21	20	21	21	20	21	21	277	23			
Dental Mexico Only - Employee	10	10	10	9	9	10	10	10	10	10	11	10	119	10			
Dental Mexico Only - EE + Spouse	8	8	8	10	10	13	12	13	13	13	13	12	135	11			
Dental Mexico Only - Child(ren)	15	14	14	15	17	20	17	18	15	17	16	15	195	16			
Dental Mexico Only - Family	39	39	38	36	34	29	31	33	35	33	35	35	417	35			
Plan Contributions																	
Medical																	
US & M - EE \$604.84	\$87,096.96	\$85,887.28	\$84,677.60	\$87,096.96	\$93,750.20	\$92,540.52	\$94,355.04	\$90,121.16	\$96,169.56	\$92,540.52	\$103,427.64	\$96,774.40	\$1,104,437.84	\$92,036.49	\$1,104,437.84	\$1,010,687.64	9.28%
US & M - SP \$1255.16	\$8,786.12	\$8,786.12	\$11,296.44	\$10,041.28	\$11,296.44	\$16,317.08	\$13,806.76	\$8,786.12	\$12,551.60	\$10,041.28	\$11,296.44	\$11,296.44	\$134,302.12	\$11,191.84	\$134,302.12	\$105,433.44	27.38%
US & M Child(ren) \$1255.16	\$43,930.60	\$42,675.44	\$50,206.40	\$51,461.56	\$53,971.88	\$55,227.04	\$51,461.56	\$64,013.16	\$47,696.08	\$53,971.88	\$53,971.88	\$50,206.40	\$618,793.88	\$51,566.16	\$618,793.88	\$582,394.24	6.25%
USM Sp Child(ren) \$1920.04	\$86,401.80	\$84,481.76	\$71,041.48	\$61,441.28	\$55,681.16	\$51,841.08	\$51,841.08	\$51,841.08	\$51,841.08	\$49,921.04	\$51,841.08	\$55,681.16	\$723,855.08	\$60,321.26	\$723,855.08	\$754,575.72	-4.07%
Mexico Med EE \$220.40	\$1,102.00	\$1,102.00	\$2,260.83	\$881.60	\$881.60	\$881.60	\$1,322.40	\$1,322.40	\$1,322.40	\$1,322.40	\$1,322.40	\$1,136.73	\$13,664.80	\$1,136.73	\$13,664.80	\$5,730.40	138.46%
Mexico Med - SP \$43.32	\$2,286.60	\$2,286.60	\$2,286.60	\$2,286.60	\$2,286.60	\$2,286.60	\$2,743.92	\$4,573.20	\$3,201.24	\$3,201.24	\$3,201.24	\$3,201.24	\$32,927.04	\$2,743.92	\$32,927.04	\$35,213.64	-6.49%
Mexico Med - Child(ren) - \$457.32	\$3,658.56	\$3,658.56	\$3,201.24	\$3,201.24	\$3,201.24	\$5,030.52	\$3,658.56	\$3,658.56	\$3,658.56	\$3,658.56	\$3,658.56	\$3,658.56	\$43,902.72	\$3,658.56	\$43,902.72	\$48,475.32	-9.43%
Mexico Family - \$667.80	\$16,695.00	\$16,695.00	\$16,027.20	\$16,027.20	\$15,359.40	\$12,688.20	\$13,359.40	\$14,691.60	\$15,359.40	\$14,691.60	\$16,027.20	\$15,359.40	\$182,977.20	\$15,248.10	\$182,977.20	\$196,333.20	-6.80%
Dental																	
Dental US & Mexico EE \$36.47	\$4,996.39	\$4,923.45	\$4,814.04	\$4,704.63	\$5,215.21	\$5,105.80	\$5,251.68	\$4,959.92	\$5,288.15	\$5,105.80	\$5,725.79	\$5,397.56	\$61,488.42	\$5,124.04	\$61,488.42	\$59,409.63	3.50%
Dental US & Mexico SP \$72.93	\$583.44	\$583.44	\$656.37	\$656.37	\$656.37	\$729.30	\$729.30	\$437.58	\$656.37	\$510.51	\$583.44	\$7,365.93	\$613.83	\$7,365.93	\$4,886.31	50.75%	
Dental US & Mexico Ch \$72.93	\$2,114.97	\$2,114.97	\$2,260.83	\$2,260.83	\$2,260.83	\$2,406.69	\$2,187.90	\$2,771.34	\$2,114.97	\$2,333.76	\$2,333.76	\$2,187.90	\$27,348.75	\$2,278.06	\$27,348.75	\$27,494.61	-0.53%
Dental US & Mexico Fam \$91.03	\$2,639.87	\$2,548.84	\$2,275.75	\$2,275.75	\$2,002.66	\$1,911.63	\$1,820.60	\$1,911.63	\$1,911.63	\$1,820.60	\$1,911.63	\$2,184.72	\$25,215.31	\$2,101.28	\$25,215.31	\$30,677.11	-17.80%
Dental Mexico Only EE \$16.28	\$162.80	\$162.80	\$162.80	\$146.52	\$146.52	\$162.80	\$162.80	\$162.80	\$162.80	\$162.80	\$179.08	\$162.80	\$1,937.32	\$161.44	\$1,937.32	\$439.56	340.74%
Dental Mexico Only SP \$32.54	\$260.32	\$260.32	\$260.32	\$325.40	\$325.40	\$423.02	\$390.48	\$423.02	\$488.10	\$423.02	\$423.02	\$390.48	\$4,392.90	\$366.08	\$4,392.90	\$4,366.30	0.75%
Dental Mexico Only Ch \$32.54	\$488.10	\$455.56	\$455.56	\$488.10	\$553.18	\$650.80	\$553.18	\$585.72	\$488.10	\$553.18	\$553.18	\$520.64	\$6,345.30	\$528.78	\$6,345.30	\$5,694.50	11.43%
Dental Mexico Only Fam \$43.39	\$1,692.21	\$1,692.21	\$1,648.82	\$1,648.82	\$1,475.26	\$1,345.09	\$1,345.09	\$1,431.87	\$1,518.65	\$1,431.87	\$1,518.65	\$1,518.65	\$18,093.63	\$1,507.80	\$18,093.63	\$15,837.35	14.25%
Actual Contributions	\$262,895.74	\$258,314.35	\$252,153.05	\$244,857.36	\$249,063.95	\$249,460.99	\$244,529.03	\$249,861.88	\$245,800.65	\$241,690.06	\$257,974.99	\$250,446.19	\$3,007,048.24	\$250,587.35	\$3,007,048.24	\$2,887,643.63	4.14%
Plan Distributions																	
Medical Claims US & MX	-\$52,469.36	-\$98,285.78	-\$65,832.62	-\$54,461.18	-\$146,190.53	-\$94,769.15	-\$184,123.70	-\$304,647.50	-\$141,325.07	-\$151,732.13	-\$204,591.82	-\$323,566.20	-\$1,821,995.04	-\$151,832.92	-\$1,821,995.04	-\$1,203,130.09	51.44%
Medical Claims Mexico Only	-\$4,538.55	-\$22,136.41	-\$4,691.78	-\$12,604.07	-\$9,719.56	-\$14,541.16	-\$23,877.21	-\$3,525.92	-\$9,824.31	-\$75,410.76	-\$13,872.58	-\$98,832.50	-\$293,674.81	-\$24,472.90	-\$293,674.81	-\$119,760.22	145.22%
RX US & MX	-\$7,039.96	-\$1,253.12	-\$45.00	-\$52,738.79	-\$20,718.17	-\$27,418.17	-\$16,948.39	-\$9,949.57	-\$17,010.48	-\$6,397.13	-\$21,032.34	-\$198,325.21	-\$16,527.10	-\$198,325.21	-\$430,614.91	-\$53,944.00	
RX Mexico Only	-\$10,621.78	-\$11,893.03	-\$3,388.50	-\$9,641.99	-\$13,583.63	-\$11,488.97	-\$26,555.49	-\$7,715.52	-\$10,792.10	-\$9,938.17	-\$11,912.72	-\$27,915.49	-\$162,447.39	-\$13,537.28	-\$162,447.39	-\$87,193.18	
Dental US	-\$1,032.00	-\$6,185.96	-\$481.95	-\$1,622.44	-\$3,465.23	-\$3,077.00	-\$3,435.88	-\$3,059.44	-\$2,784.92	-\$1,694.72	-\$1,230.22	-\$7,672.07	-\$35,741.53	-\$2,970.46	-\$35,741.53	-\$43,167.22	
Dental Mexico		-\$6,268.57	-\$9,230.63	-\$8,017.87	-\$7,778.55	-\$6,511.31	-\$10,285.07	-\$4,903.30	-\$4,401.26	-\$7,586.09	-\$8,448.02	-\$8,376.87	-\$81,807.54	-\$6,817.30	-\$81,807.54	-\$68,292.84	
Total Claims Paid	-\$75,701.65	-\$146,022.87	-\$83,670.48	-\$139,086.34	-\$201,456.67	-\$157,805.76	-\$265,225.44	-\$333,801.25	-\$186,238.44	-\$252,759.00	-\$268,829.05	-\$483,395.47	-\$2,593,991.52	-\$216,165.96	-\$2,593,991.52	-\$1,952,156.46	
EBSO TPA Medical fee \$24.50	-\$6,984.00	-\$6,910.50	-\$6,706.50	-\$6,757.50	-\$7,012.50	-\$7,038.00	-\$6,987.00	-\$6,936.00	-\$7,165.50	-\$6,961.50	-\$7,548.00	-\$7,242.00	-\$84,249.00	-\$7,020.75	-\$84,249.00	-\$76,758.50	
EBSO Dental Admin \$3.00	-\$825.00	-\$816.00	-\$792.00	-\$792.00	-\$825.00	-\$825.00	-\$825.00	-\$813.00	-\$827.00	-\$813.00	-\$885.00	-\$855.00	-\$9,903.00	-\$825.25	-\$9,903.00	-\$9,378.00	
BCBS Network Fee \$16	-\$4,845.75	-\$4,788.00	-\$4,683.00	-\$4,725.00	-\$4,956.00	-\$4,977.00	-\$4,893.00	-\$4,872.00	-\$4,914.00	-\$4,830.00	-\$5,271.00	-\$5,040.00	-\$58,794.75	-\$4,899.56	-\$58,794.75	-\$45,972.50	
StarMed Admin Fee \$4.25	-\$1,185.75	-\$1,173.00	-\$1,139.00	-\$1,185.75	-\$1,185.75	-\$1,190.00	-\$1,185.75	-\$1,207.00	-\$1,185.75	-\$1,270.75	-\$1,219.75	-\$1,422.00	-\$1,185.75	-\$1,422.00	-\$1,185.75	-\$1,422.00	
ACA Reporting \$3.00	-\$822.00	-\$813.00	-\$789.00	-\$795.00	-\$825.00	-\$828.00	-\$822.00	-\$816.00	-\$843.00	-\$819.00	-\$888.00	-\$852.00	-\$9,912.00	-\$826.00	-\$9,912.00	-\$9,399.00	
Stop Loss Reinsurance Premium	-\$64,362.94	-\$63,787.64	-\$62,302.42	-\$61,959.66	-\$62,374.12	-\$63,218.59	-\$61,290.08	-\$62,955.12	-\$63,126.68	-\$61,643.46	-\$65,494.22	-\$63,985.10	-\$756,138.03	-\$63,011.50	-\$756,138.03	-\$655,724.78	
Reinsurance Fees (PPCORI)																	
Healthiest You	-\$3,419.00	-\$3,458.00	-\$3,354.00	-\$3,432.00	-\$3,458.00	-\$3,497.00	-\$3,328.00	-\$3,432.00	-\$3,393.00	-\$3,484.00	-\$3,471.00	-\$3,432.00	-\$41,158.00	-\$3,429.83	-\$41,158.00	-\$24,400.00	
EAP Preferred	-\$554.04	-\$554.04	-\$554.04	-\$554.04	-\$554.04	-\$554.04	-\$554.04	-\$1,134.81	-\$580.77	-\$580.77	-\$580.77	-\$580.77	-\$6,755.40	-\$562.95	-\$6,755.40	-\$6,369.44	
Adjustments Prior Period																	
Other	-\$1,351.06	-\$561.15	-\$1,109.16	-\$5,484.71	-\$4,396.50	-\$2,921.67	-\$1,674.77	-\$5,899.11	-\$3,890.34	-\$1,837.50	-\$53,903.34	-\$60,846.34	-\$143,375.01	-\$11,947.92	-\$143,375.01	-\$11,683.18	
Consultant Comp	-\$9,765.00	-\$9,660.00	-\$9,380.00	-\$9,380.00	-\$9,765.00	-\$9,800.00	-\$9,730.00	-\$9,625.00	-\$9,940.00	-\$9,625.00	-\$10,465.00	-\$10,045.00	-\$117,180.00	-\$9,765.00	-\$117,180.00	-\$110,495.00	
Total Fixed Costs	-\$94,114.54	-\$92,52															

OVERVIEW

**Total Stop Loss Negotiated Savings:
\$466,375**

STOP LOSS PREMIUM INCREASE

Stop Loss Premium Increased 34.35%

- From \$653,641 to \$838,641 including a laser of \$185,000

OVERVIEW CONTINUED

- *Increase in funding from prior year – 4.14%*
- *Decrease in total claims from prior year 15.68%*
- *Specific Stop Loss reimbursement \$701,824.23*

OVERVIEW CONTINUED

- *Large claims in number of members - 36*
- *Stop loss paid or will pay for the plan year - \$1,750,775.23*
 - *The result of the Stop Loss increase of 34.35%*

MEASUREMENTS OF SUCCESS



PLAN DESIGNS



SAVINGS



FUND BALANCE

PLAN DESIGNS

US PLAN

Unchanged Since 2011

- Deductible \$750
- Primary Care Copay \$15
- Specialist Copay \$25

MEXICO PLAN

Unchanged Since 2011

- Deductible \$0
- Primary Care Copay \$5
- Urgent Care Copay \$20
- Inpatient Hospital Copay \$50

VALUE ADDED

- ✓ Esurgeries - No Copay, No Deductible
- ✓ Stand Alone Providers - for Imaging - \$25 Copay
- ✓ Mexico Plan - Covid Testing & Vaccines
- ✓ Vaccine's - Coordinated Vaccine's for Public Safety and Employees During Pandemic

MEASUREMENTS OF SUCCESS

Savings

\$1,477,000

Fund

\$4,000,000
high claims
& over 1 year of reserve

WELLNESS PROGRAM OFFERED AND AVAILABLE

Through HealthComp Offered:

1. **Population Preventative Care PPC** – Population Preventative Care inclusive of Cancer Awareness, gaps in Care, ER Solutions & Disease Management
2. **HealthComp Elevate** – Includes Case Management, Nurturing Together, & Population Presentation Care PPC, PPC is inclusive of Cancer Awareness, Gaps in Care, ER Solutions & Disease Management
3. **Apps Online Wellness System**
4. **Biometrics with Outside Vendor**
5. **Mammograph Border Health**



Thank You



*Collaboration
with Trust*

