



## NOTICE OF SPECIAL COUNCIL MEETING

In accordance with § 38-431.01 of the Arizona Revised Statutes of the State of Arizona, notice is hereby given to the Members of the City Council and to the general public that the Mayor and Council of the City of San Luis, Arizona, will hold a Special City Council meeting at 6:00 p.m., Wednesday, April 30, 2025. The meeting will take place at the City Council Chambers, located at 1090 E. Union Street, San Luis, Arizona, 85349. The public is invited to attend the open meeting.

In accordance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, the City of San Luis does not discriminate on the basis of disability in the admission of or access to, or treatment or employment in its programs, activities, or services. For information regarding rights and provisions of the ADA or Section 504, or to request reasonable accommodations for participation in City programs, activities, or services contact: ADA/Section 504 Coordinator, City of San Luis Human Resources Department, 1090 E. Union Street, San Luis, Arizona, 85349; (928) 341-8520.

Notice is hereby given that pursuant to A.R.S. § 1-602.A.9, subject to certain specified statutory exceptions, parents have a right to consent before the State or any of its political subdivisions make a video or audio recording of a minor child. Meetings of the City Council are audio and/or video recorded, and, as a result, proceedings in which children are present may be subject to such recording. Parents in order to exercise their rights may either file written consent with the City Clerk to such recording or take personal action to ensure that their child or children are not present when a recording may be made. If a child is present at the time a recording is made, the City will assume that the rights afforded parents pursuant to A.R.S. § 1-602.A.9 have been waived.

THIS NOTICE IS GIVEN BY:

/s/ Sonia Cornelio, City Clerk

## AVISO DE JUNTA ESPECIAL

De acuerdo con los Estatutos del Estado de Arizona A.R.S. § 38-431.01, se le informa a los miembros del Cabildo y al público en general que el Alcalde y el Cabildo, tendrán una Junta Especial a las 6:00 p.m., el día Miercoles 30 de Abril del 2025. La junta se llevará a cabo en la Sala del Cabildo, ubicada en el 1090 E. Union Street, San Luis, Arizona, 85349. El público está invitado a la junta.

De acuerdo con el Acta de Americanos con Discapacidades y la Sección 504 del Acta de Rehabilitación del 1973, la Ciudad de San Luis, Arizona no discrimina por causa de discapacidad la admisión y acceso a sus programas, actividades, servicios o en el trato en cuanto a empleo. Para más información referente a derechos y provisiones del Acta de Americanos con Discapacidades o Sección 504, o para solicitar adaptaciones que sean razonables para la participación en programas, actividades o servicios de la Ciudad, contactar al: Coordinador del Acta de Americanos con Discapacidades/Sección 504, Departamento de Recursos Humanos de la Ciudad de San Luis, Arizona, ubicado en el 1090 E. Union Street, San Luis, Arizona, 85349; (928) 341-8520.

Por medio de este aviso y de acuerdo con los Estatutos del Estado de Arizona A.R.S § 1-602.A.9, sujeto a ciertas excepciones reglamentarias, los padres de familia tienen el derecho de dar el consentimiento ante el Estado o cualquiera de sus subdivisiones políticas para hacer una grabación de audio o video de su hijo menor de edad. Las juntas del Cabildo se graban en audio y/o video y como resultado, el hecho de que haya menores presentes puede ser sujeto a que sean grabados. Para que los padres de familia puedan ejercer sus derechos pueden dar el consentimiento por escrito con la Secretaria de la Ciudad a tal grabación, o tomar acción personal para asegurarse que su hijo menor no esté presente cuando la grabación se lleve a cabo. Si un menor de edad está presente en el momento de la grabación, la Ciudad asumirá que los padres de familia están cediendo los derechos sobre una posible grabación de acuerdo con los Estatutos del Estado de Arizona A.R.S. § 1-602.A.9.

ESTE AVISO ES DADO POR:

/f/ Sonia Cornelio, Actuaría de la Ciudad



**AGENDA**  
**Special Meeting**  
**San Luis City Council**  
**Council Chambers**  
**1090 E. Union Street**  
**San Luis, AZ 85349**  
**April 30, 2025**  
**6:00 p.m.**

PLEASE TAKE NOTICE THAT MEMBERS OF THE CITY COUNCIL WILL ATTEND EITHER IN PERSON, TELEPHONE, OR VIDEO CONFERENCE COMMUNICATION. THE MAYOR OR ACTING MAYOR FOR THIS MEETING MAY CHANGE THE ORDER OF THE ITEMS; IF AUTHORIZED BY LAW AND BY A MAJORITY VOTE OF A QUORUM OF CITY COUNCIL MEMBERS PRESENT, AN EXECUTIVE SESSION WILL BE HELD IMMEDIATELY FOLLOWING THE VOTE IN ACCORDANCE WITH A.R.S. § 38-431.03(A) AND THE MEETING WILL BE TEMPORARILY RECESSED WHILE THE CITY COUNCIL RETIRES TO EXECUTIVE SESSION WHICH WILL NOT BE OPEN TO THE PUBLIC.

TENGA EN CUENTA QUE LOS MIEMBROS DEL CABILDO DE LA CIUDAD ASISTIRÁN EN PERSONA, TELÉFONO O COMUNICACIÓN POR VIDEO CONFERENCIA. LA ALCALDESA O ALCALDE INTERINO DE ESTA REUNIÓN PUEDE CAMBIAR EL ORDEN DE LOS TEMAS; SI ESTÁ AUTORIZADO POR LA LEY Y POR MAYORÍA DE VOTOS DE UN QUÓRUM DE MIEMBROS DEL CABILDO PRESENTES, SE LLEVARÁ A CABO UNA SESIÓN EJECUTIVA INMEDIATAMENTE DESPUÉS DE LA VOTACIÓN DE ACUERDO CON LOS ESTATUTOS DEL ESTADO DE ARIZONA A.R.S. § 38-431.03 (A) Y LA REUNIÓN SERÁ TEMPORALMENTE RECESADA MIENTRAS EL CABILDO DE LA CIUDAD SE RETIRE A UNA SESIÓN EJECUTIVA QUE NO ESTARÁ ABIERTA AL PÚBLICO.

1. **CALL TO ORDER/ROLL CALL**
2. **PLEDGE OF ALLEGIANCE**
3. **DISCUSSION AND POSSIBLE ACTION ITEMS:**
  3. A. Discussion and review on any and all matters regarding the Employees' Health Benefits Plan. **(Dave Madden, CBIZ Benefits Consultant)**
  3. B. Discussion and possible action on any and all matters regarding the Employees' Health Benefits Plan Renewal and Premiums increase. **(Adela Cortez, Director of HR and Roula Encinas, Director of Finance)**
4. **ADJOURNMENT**



## AGENDA ITEM REVIEW FORM

### Special City Council Meeting

3. A.

**Meeting Date:** 04/30/2025

**Department Head:** Adela Cortez, Director Human Resources, Human Resources Department

**Submitted By:** Maria Barajas Gutierrez, Human Resources Coordinator, Human Resources Department

**Action Requested:** Discussion Item - No Action to be Taken

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#### ITEM:

Discussion and review on any and all matters regarding the Employees' Health Benefits Plan. **(Dave Madden, CBIZ Benefits Consultant)**

#### SUMMARY:

This presentation provides an overview of the Employees' Health Benefits Plan performance during Fiscal Year 2024-25, along with the proposed renewal and funding projection for Fiscal Year 2025-26.

During the current fiscal year, the plan experienced several high-cost claims that significantly impacted the renewal cost of Stop Loss Insurance. To date, three claims have exceeded the policy deductible of \$100,000, with one potential claim is expected to trigger a Stop Loss Laser set at \$200,000. As a result of renewal negotiations, the Stop Loss carrier has agreed to:

- Remove two existing lasers (\$235,000 and \$135,000), and
- Waive administrative fees (\$8.00 per employee per month)

For FY 2025-26, we have projected total claims of approximately \$3,336,351 with fixed costs of \$986,515, totaling a funding requirement of **\$4,322,866** for the currently filled positions. To meet the projected funding needs, a **31.96%** increase in funding rates is recommended.

Additionally, it is recommended to expand dental coverage to include dental implants, classifying them as major services under the plan. The proposed coverage will have:

- 50% coverage for major services after the deductible
- \$25 individual deductible
- \$2,250 annual maximum benefit per person (including replacements and all dental services)
- Pre-authorization is required for all major services

#### RECOMMENDATION / SUGGESTED MOTION:

**DISCUSSION ITEM ONLY, NO ACTION REQUIRED.**

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**Fiscal Impact**

**IS THERE FISCAL IMPACT ASSOCIATED WITH THIS ITEM:** N/A  
**CITY/STATE/FEDERAL FUNDS:** N/A  
**TOTAL:** N/A  
**BUDGETED AMOUNT:** N/A  
**AVAILABLE AMOUNT TO TRANSFER:** N/A  
**ACCT NAME & GL#/REMAINING BALANCE BEFORE PURCHASE:** N/A  
**FISCAL IMPACT STATEMENT (IF THIS IS A BUDGET TRANSFER, YOU MUST ATTACH THE BUDGET ADJUSTMENT FORM):**  
There is no fiscal impact associated with this item.

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**Attachments**

COSL Funding Projection

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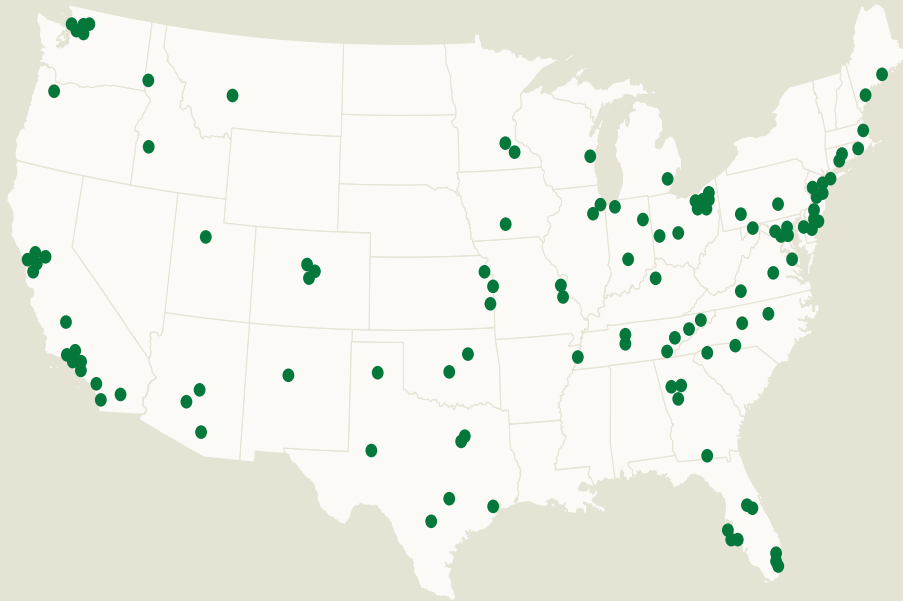
# City of San Luis

Employee Benefits Renewal and Funding Projection

Plan Year: 7/1/25 – 6/30/26

April 23<sup>rd</sup>, 2025

# CBIZ – Who and How We Serve the City of San Luis



NYSE:CBZ

As a professional advisory firm, we help the City of San Luis *effectively manage the challenges associated with all things ‘Employee Benefits’*. This includes *administrative support, compliance and regulatory guidance, vendor management, employee communications and wellness, actuarial, analytics and funding projections, and a variety of other services needed to support the work of the Employee Benefits Team.*

# Your CBIZ Account Team

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Dave Madden  
*Lead Consultant*



Jennifer Aragon  
*Account Executive*



Debbie Jamison  
*Account Manager*

## Extended Team

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Dave Rubadue, FSA, MAAA, CLU  
*Certified Health Actuary*

Alex Lanning  
*Communications Consultant*

Karen McLeese, Esq.  
*Regulatory Affairs*

Mike Zucarelli, PharmD  
*Pharmacy Consultant*

Cammy Dugan  
*Reporting and Analytics Consultant*

Anisa Karczynski  
*Engagement and Wellbeing  
Consultant*

Angela Schlosser  
*Claims Advocate*

## Previous Areas of Focus

- Eliminated broker commissions from point solution partners and insurance vendors - decreasing the cost to the City and aligning incentives to better serve the City
- Increased individual stop loss limit to \$100k vs. prior year \$50k – decreasing annual stop loss premiums by \$225k. 2024/25 renewal included two lasers at \$135k and \$235k as well as an aggregating specific deductible of \$50k
- Vendor management – ensuring vendors are delivering on commitments and administering the health plans correctly including timely and accurate analytics
- Conducted and evaluated the results of an Employee Wellness interest survey to identify employee desires and preferences; including proposals for potential future “Wellness Platforms”



- Vendor performance and evaluation – continue to monitor vendors to ensure they are meeting the City’s expectations and needs
- Conduct a benchmark evaluation of the City’s plans against other employers and municipalities – this will inform the City of opportunities and ensure competitiveness
- Identify opportunities to improve and ease administrative effort of staff (including improve the employee experience) by utilizing technology
- Evaluate opportunities to consolidate offerings – improving employer and employee experience
- Pursue credits from vendors to offset costs or investments in technology
- Half day “Employee Benefits” education and strategy session in May – focused on high value benefit experience, administrative efficiencies, financial rigor and risk management

Looking  
Forward

# Renewal Position: Administrative Fees (25/26)

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- **Third Party Administrator (Personify)** – renewal received, 0% rate pass
- **PPO Provider Network (BCBS of AZ)** – Renewal received, 2.3% (\$2,730) increase
- **Mexico Network (Siarmed)** – Renewal received, 0% rate pass
- **Dental Admin Fee** – Renewal received, 0% rate pass
- **Vision (VSP)** – Non EBT Funded – Renewal received, 0.2% (\$107) increase
- **Cobra** – Renewal received, 0% rate pass
- **EAP (Uprise)** – Renewal received, -4.5% decrease; due to growth in the group
- **Teladoc (Healthiest You)** – Renewal received, 0% rate pass
- **Life/AD&D, Vol. Life/LTD/STD (Standard)** – Non EBT Funded – Rate Guarantee until 6/30/2027

# Medical, RX and Stop Loss Projection (25/26)

## Method and Caveats

Forecasted (2025/26) Rate Action		
<b>Expected</b>	31.96%	Based on Expected Liability
High End	36.96%	
Very High End	54.94%	Based on Maximum Liability
Low End	26.96%	
<b>Used</b>	<b>31.96%</b>	

### Assumptions

Used 24 months of paid claims: Year 1 (Current) from 1/2024 - 12/2024 , Year 2 (Prior) from 1/2023 - 12/2023. Blended 80% Year 1 and 20% Year 2 for Medical and Rx Experience

**Due to payment disruptions (TPA Reporting Concerns) used estimated completed incurred claims for months July 2023 onward based on Lag Tables + IBNR. Made various adjustments to formulas for more accurate mixed basis.**

2025/26: No Plan Changes

**Trend Applied to Claims (US and Mexico): Medical = 7.9% ; Rx = 11.4%**

#### Removed:

- Chronic Claim load of 13% and 2 lasers (\$235k & \$135k)
- Claim Margin (2%)
- Stop Loss Admin Fee (\$8.00 pepm)

### Stop Loss Renewal:

- \$100k Individual Stop Loss (ISL)
- \$50k Aggregating Specific Ded
- 125% Aggregate Ded
- 24 / 12 Contract Basis
- Individual Stop Loss: \$129.95 to \$150.92 (16%) for annual estimate of \$595.745
- Aggregate Stop Loss: \$4.56 to \$4.72 (3.5%) for annual estimate of \$18,635
  - 125% corridor on Aggregate Policy
- 3 Current claims above policy period deductible (\$100k): \$224k, \$140k, \$135k
- Potential stop loss laser at \$200k for CMS eligible (5/1) ESRD member

# Medical, RX and Stop Loss Renewal (25/26)

## Fixed Cost

Fixed Cost				
	2024	2025	% Change	Annual
Subscribers	329	329		
Claim/Premium Administration Fee 2	\$25.00	\$25.00	0.0%	\$98,700
Network Access Fee (BCBS)	\$22.00	\$22.50	2.3%	\$88,830
Network Access Fee (SiarMed)	\$3.00	\$3.00	0.0%	\$11,844
Utilization Management	\$3.16	\$3.16	0.0%	\$12,476
Personify Implementation / Annual Fee	\$0.51	\$0.51	0.0%	\$2,000
Stop Loss Fee Admin Fee	\$7.80	\$0.00	-100.0%	\$0
Wellness program - Healthiest You 4	\$11.80	\$11.80	0.0%	\$46,586
EAP	\$2.00	\$1.91	-4.5%	\$7,541
COBRA Admin	\$1.50	\$1.50	0.0%	\$5,922
Individual Stop Loss	\$129.95	\$150.92	16.1%	\$595,845
Aggregate Stop Loss	\$4.56	\$4.72	3.5%	\$18,635
Commission/Consulting Fee	\$24.32	\$24.32	0.0%	\$96,000
Total Fixed Costs	\$237.68	\$249.34	4.9%	\$984,379
PCORI Fee	\$0.50	\$0.54	7.8%	\$2,136
Total Fixed Costs and ACA	\$238.18	\$249.88	4.9%	\$986,515

# Funding Projection and Rates (25/26)

*Based Upon Expected Liability*

2024 Funding Rates at Expected Liability			
	PPO 750	EPO Mexico	Total
Employee Only	\$604.84	\$220.40	\$591.52
Employee + Spouse	\$1,255.16	\$457.32	\$835.24
Employee + Child(ren)	\$1,255.16	\$457.32	\$1,102.38
Employee + Family	\$1,920.04	\$667.80	\$1,406.83
PEPM:	\$885.10	\$527.98	\$829.74
Monthly Funding	\$246,058	\$26,927	\$272,985
Annual Funding	\$2,952,693	\$323,123	\$3,275,816

Enrollment		
PPO 750	EPO Mexico	Total
195	7	202
9	10	19
38	9	47
36	25	61
278	51	329

2025 Funding Rates at Expected Liability (31.96%)			
	PPO 750	EPO Mexico	Total
Employee Only	\$797.17	\$290.85	\$780.59
Employee + Spouse	\$1,656.35	\$603.49	\$1,102.21
Employee + Child(ren)	\$1,656.35	\$603.49	\$1,454.74
Employee + Family	\$2,533.74	\$881.25	\$1,856.49
<b>% Change</b>	<b>31.96%</b>	<b>31.96%</b>	<b>31.96%</b>
PEPM:	\$1,168.00	\$527.98	\$1,094.95
Monthly Funding	\$324,705	\$26,927	\$360,239
Annual Funding	\$3,896,465	\$323,123	\$4,322,866

# Dental Funding Projections (25/26)

## Enrollment and 2024 Funding

### Current Enrollment

	Dental Plan 1	Dental Plan 2	Total
EE Only	180	10	190
EE + Spouse	8	21	29
EE + Child(ren)	23	21	44
EE + Family	24	42	66
<b>Total</b>	<b>235</b>	<b>94</b>	<b>329</b>

### Total 2024 Funding

	<u>Dental Plan 1</u>	<u>Dental Plan 2 (Mx)</u>	<u>Total</u>
Employee Only	\$6,565	\$163	\$6,727
Employee + Spouse	\$583	\$683	\$1,267
Employee + Child(ren)	\$1,677	\$683	\$2,361
Employee + Family	<u>\$2,185</u>	<u>\$1,822</u>	<u>\$4,007</u>
<b>Total Monthly</b>	<b>\$11,010</b>	<b>\$3,352</b>	<b>\$14,362</b>

PEPM Funding:	\$43.65
Monthly Funding:	\$14,362
Annual Funding:	\$172,344

### 2024 Funding Rates at Expected

	<u>Dental Plan 1</u>	<u>Dental Plan 2 (Mx)</u>
Employee Only	\$36.47	\$16.28
Employee + Spouse	\$72.93	\$32.54
Employee + Child(ren)	\$72.93	\$32.54
Employee + Family	\$91.03	\$43.39

# Dental Funding Projections (25/26)

### Percent Change in Funding Rates

Current PEPM Funding*:	\$43.65		Dental	Dental
Projected PEPM Funding:	\$48.99	=====>	<u>Claims</u>	<u>Admin</u>
			\$44.99	\$4.00
Calculated Rate Action:	12.22%	Dx Breakdown	91.8%	8.2%
Recommended Rate Action:	12.22%			

### Assumptions:

- No Plan Changes
- 1% Chronic Load
- 1% Margin Load
- 3.5% Trend Utilized
- Adding Coverage for Dental Implants (no material impact)

### Forecasted 2025 Funding Rates

	<u>Dental Plan 1</u>	<u>Dental Plan 2 (Mx)</u>	<u>Total</u>
Employee Only	\$40.93	\$18.27	
Employee + Spouse	\$81.85	\$36.52	
Employee + Child(ren)	\$81.85	\$36.52	
Employee + Family	\$102.16	\$48.69	
Renewal PEPM funding:	\$52.58	\$40.02	\$48.99
Renewal Monthly funding:	\$12,356	\$3,762	\$16,118
Renewal Annual funding:	\$148,272	\$45,139	\$193,412
% Change vs. Current:	12.22%	12.22%	12.22%

# Dental Implant Coverage (Proposed)

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## Coverage for Major Services:

- This plan covers major dental services, including but not limited to **dental implants**, crowns, bridges, and dentures.
- Covered components – the plan covers the replacement of implant crowns, abutments, and the implant itself.
- Frequency Limits – Crown replacements are covered once every 10 years.

## Deductible/Coinsurance:

- The plan covers 50% of the cost of major services after the deductible has been met.
- Deductible of \$25 per person must be met before coverage begins.

## Annual Maximum:

- The annual maximum benefit for all dental services, including replacements is \$2,250 per covered individual.

## Pre-Authorization Requirement:

- Pre-authorization is required for all major dental services. This ensures that the procedures are medically necessary and helps manage plan costs.
- Will be required for all replacements to ensure medical necessity.

## Exclusions:

- Cosmetic procedures are not covered under this plan.
- Dental implants or other major services for teeth lost before the coverage began are not covered.
- Replacements due to neglect, improper care, or cosmetic reasons are not covered.



Thank You



## AGENDA ITEM REVIEW FORM

### Special City Council Meeting

3. B.

**Meeting Date:** 04/30/2025

**Department Head:** Adela Cortez, Director Human Resources, Human Resources Department

**Submitted By:** Maria Barajas Gutierrez, Human Resources Coordinator, Human Resources Department

**Action Requested:** Motion

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#### ITEM:

Discussion and possible action on any and all matters regarding the Employees' Health Benefits Plan Renewal and Premiums increase. **(Adela Cortez, Director of HR and Roula Encinas, Director of Finance)**

#### SUMMARY:

As outlined in the previous item presented by CBIZ, based on available claims data as of March 31, the projected total annual funding required for Fiscal Year 2025-2026 is **\$4.3 million**.

The Board of Trustees recommend a partial cost-sharing increase for employees, noting that employee premium contributions have remained unchanged for the past eight years. (*see attachment #1*)

Under this recommendation, employee contributions will increase by \$252,000, bringing the total employee contribution \$670,000. The City's contribution will increase by \$797,000, making the employer's total contribution \$3.7 million.

On April 24, 2025, the Employee Benefit Board of Trustees approved and recommended to the Council the cost-sharing of the premium increase and an allocation of \$3.7 million to the Trust for Fiscal Year 2025-2026.

#### RECOMMENDATION / SUGGESTED MOTION:

**I MOVE TO APPROVE THE EMPLOYEE BENEFITS TRUST'S RECOMMENDATION FOR A COST-SHARING OF THE PREMIUM INCREASE AND AN ALLOCATION OF \$3.7 MILLION TO THE TRUST FOR FISCAL YEAR 2025-2026.**

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#### Fiscal Impact

**IS THERE FISCAL IMPACT ASSOCIATED WITH THIS ITEM:** N/A

**CITY/STATE/FEDERAL FUNDS:** N/A

**TOTAL:** N/A

**BUDGETED AMOUNT:** N/A

**AVAILABLE AMOUNT TO TRANSFER:** N/A

**ACCT NAME & GL#/REMAINING BALANCE BEFORE PURCHASE:** N/A

**FISCAL IMPACT STATEMENT (IF THIS IS A BUDGET TRANSFER, YOU MUST ATTACH THE BUDGET ADJUSTMENT FORM):**

N/A

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## **Attachments**

COSL\_Contribution Template

AZ Benefit Premiums

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## City of San Luis - 24/25 Current Plan Year

### United States -

	# EE	Monthly Rate	Employer Monthly Contribution	Employer % of Monthly Rate	Employee Monthly Cost	Employee Monthly \$ Change from Current	Employee Cost Per Year	ER TOTAL ANNUAL COST	EE TOTAL ANNUAL COST
<b>Employee</b>	195	\$604.84	\$604.84	100.0%	\$0.00		\$0	\$1,415,326	\$0
<b>Emp Plus Spouse</b>	9	\$1,255.16	\$970.49	77.3%	\$284.67		\$3,416	\$104,813	\$30,744
<b>Emp Plus Child(ren)</b>	38	\$1,255.16	\$970.49	77.3%	\$284.67		\$3,416	\$442,543	\$129,810
<b>Family</b>	36	\$1,920.04	\$1,484.57	77.3%	\$435.47		\$5,226	\$641,334	\$188,123
<b># of EE</b>	<b>278</b>						<b>Total Cost ER/EE</b>	<b>\$2,604,016</b>	<b>\$348,677</b>
							<b>Percentage of Cost Split ER/EE</b>	<b>88%</b>	<b>12%</b>

### Mexico

<b>Employee</b>	7	\$220.40	\$220.40	100.0%	\$0.00		\$0	\$18,514	\$0
<b>Emp Plus Spouse</b>	10	\$457.32	\$353.60	77.3%	\$103.72		\$1,245	\$42,432	\$12,446
<b>Emp Plus Child(ren)</b>	9	\$457.32	\$353.60	77.3%	\$103.72		\$1,245	\$38,189	\$11,202
<b>Family</b>	25	\$667.80	\$516.34	77.3%	\$151.46		\$1,818	\$154,902	\$45,438
<b># of EE</b>	<b>51</b>						<b>Total Cost ER/EE</b>	<b>\$254,036</b>	<b>\$69,086</b>
							<b>Percentage of Cost Split ER/EE</b>	<b>79%</b>	<b>21%</b>
<b>Total Employees</b>	<b>329</b>						<b>Annual Cost</b>	<b>\$2,858,053</b>	<b>\$417,763</b>
							<b>Percentage of Cost Split</b>	<b>87%</b>	<b>13%</b>
							<b>Combined Annual Cost</b>	<b>\$3,275,816</b>	

## City of San Luis Renewal - 32%

### United States

	# EE	Monthly Rate	Employer Monthly Contribution	Employer % of Monthly Rate	Employee Monthly Cost	Employee Monthly \$ Change from Current	Employee Cost Per Year	ER TOTAL ANNUAL COST	EE TOTAL ANNUAL COST
<b>Employee</b>	195	\$798.39	\$718.55	90.0%	\$79.84	\$79.84	\$958	\$1,681,407	\$186,823
<b>Emp Plus Spouse</b>	9	\$1,656.81	\$1,329.44	80.2%	\$327.37	\$42.70	\$3,928	\$143,580	\$35,356
<b>Emp Plus Child(ren)</b>	38	\$1,656.81	\$1,329.44	80.2%	\$327.37	\$42.70	\$3,928	\$606,225	\$149,281
<b>Family</b>	36	\$2,534.45	\$2,033.66	80.2%	\$500.79	\$65.32	\$6,009	\$878,542	\$216,341
<b># of EE</b>	<b>278</b>						<b>Total Cost ER/EE</b>	<b>\$3,309,753</b>	<b>\$587,801</b>
							<b>Percentage of Cost Split ER/EE</b>	<b>85%</b>	<b>15%</b>

### Mexico

<b>Employee</b>	7	\$290.93	\$261.84	90.0%	\$29.09	\$29.09	\$349	\$21,994	\$2,444
<b>Emp Plus Spouse</b>	10	\$603.66	\$484.38	80.2%	\$119.28	\$15.56	\$1,431	\$58,126	\$14,313
<b>Emp Plus Child(ren)</b>	9	\$603.66	\$484.38	80.2%	\$119.28	\$15.56	\$1,431	\$52,314	\$12,882
<b>Family</b>	25	\$881.50	\$707.32	80.2%	\$174.18	\$22.72	\$2,090	\$212,195	\$52,254
<b># of EE</b>	<b>51</b>						<b>Total Cost ER/EE</b>	<b>\$344,629</b>	<b>\$81,893</b>
							<b>Percentage of Cost Split ER/EE</b>	<b>81%</b>	<b>19%</b>
<b>Total Employees</b>	<b>329</b>						<b>Annual Cost</b>	<b>\$3,654,382</b>	<b>\$669,694</b>
							<b>Percentage of Cost Split</b>	<b>85%</b>	<b>15%</b>
							<b>Change From Current</b>	<b>\$796,330</b>	<b>\$251,931</b>
							<b>Change From Current %</b>	<b>27.9%</b>	<b>60.3%</b>
							<b>Combined Annual Cost</b>	<b>\$4,324,077</b>	

	City of San Luis			Kingman			Marana			Casa Grande			Oro Valley		
Plan I	US Plan			EPO 750			Teal 800			PPO 500			PPO 1000		
	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost
Employee	\$798.39	\$718.55	\$79.84	\$722.31	\$627.31	\$95.00	\$626.74	\$599.62	\$27.12	\$558.92	\$558.92	\$0.00	\$530.74	\$451.14	\$79.60
Emp Plus Spouse	\$1,656.81	\$1,329.44	\$327.37				\$1,325.98	\$1,145.24	\$180.74				\$1,406.42	\$1,107.90	\$298.52
Emp Plus Child(ren)	\$1,656.81	\$1,329.44	\$327.37				\$1,228.96	\$1,096.32	\$132.64				\$1,034.92	\$829.26	\$205.66
Family	\$2,534.45	\$2,033.66	\$500.79	\$1,672.53	\$1,291.53	\$381.00	\$1,908.12	\$1,628.68	\$279.44	\$1,793.61	\$1,299.73	\$493.88	\$2,122.90	\$1,645.24	\$477.66
Plan II	Mexico			HDHP 1650			Copper 400			PPO 250 (Buy-Up)			HDHP 3200		
Employee	\$290.93	\$261.84	\$29.09	\$689.71	\$649.71	\$40.00	\$736.34	\$625.62	\$110.72	\$595.03	\$558.92	\$36.11	\$440.88	\$418.84	\$22.04
Emp Plus Spouse	\$603.66	\$484.38	\$119.28				\$1,546.18	\$1,159.74	\$386.44				\$1,102.20	\$969.94	\$132.26
Emp Plus Child(ren)	\$603.66	\$484.38	\$119.28				\$1,398.94	\$1,107.50	\$291.44				\$859.72	\$756.56	\$103.16
Family	\$881.50	\$707.32	\$174.18	\$1,568.71	\$1,348.71	\$220.00	\$2,208.84	\$1,648.46	\$560.38	\$1,909.18	\$1,299.73	\$609.45	\$1,618.02	\$1,423.86	\$194.16
Plan III							Heritage 1600			HDHP 3200					
Employee							\$576.30	\$569.48	\$6.82	\$464.14	\$464.14	\$0.00			
Emp Plus Spouse							\$1,210.22	\$1,092.18	\$118.04						
Emp Plus Child(ren)							\$1,094.92	\$991.06	\$103.86						
Family							\$1,728.88	\$1,527.86	\$201.02	\$1,495.12	\$1,082.72	\$412.40			
Plan IV															
Employee															
Emp Plus Spouse															
Emp Plus Child(ren)															
Family															

	Apache Junction			El Mirage			Town of Sahuarita			Somerton			Yuma		
Plan I	PPO 750			PPO 750			PPO 1000			PPO 5000			PPO 750		
	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost	Total Monthly Premium	Employer Monthly Cost	Employee Monthly Cost
Employee	\$629.77	\$568.22	\$61.55	\$623.74	\$617.50	\$6.24	\$720.12	\$700.12	\$20.00	\$559.97	\$559.97	\$0.00	\$968.00	\$712.00	\$256.00
Emp Plus Spouse	\$1,257.99	\$915.75	\$342.24				\$1,577.06	\$1,342.82	\$234.24	\$1,231.93	\$963.15	\$268.78	\$1,914.00	\$958.00	\$956.00
Emp Plus Child(ren)	\$1,158.33	\$861.52	\$296.81				\$1,361.01	\$1,180.79	\$180.22	\$1,063.94	\$862.35	\$201.59	\$1,806.00	\$989.00	\$817.00
Family	\$1,706.67	\$1,161.45	\$545.22	\$1,540.58	\$1,259.29	\$281.29	\$2,232.37	\$1,834.31	\$398.06	\$1,791.90	\$1,299.13	\$492.77	\$2,371.00	\$1,074.00	\$1,297.00
Plan II	PPO 250 (Buy-Up)			EPO 300						PPO 1600			PPO 1000		
Employee	\$643.91	\$569.67	\$74.24	\$653.34	\$617.50	\$35.84				\$777.77	\$574.49	\$203.28	\$806.00	\$762.00	\$44.00
Emp Plus Spouse	\$1,287.79	\$925.63	\$362.16							\$1,711.09	\$988.12	\$722.97	\$1,595.00	\$1,194.00	\$401.00
Emp Plus Child(ren)	\$1,185.22	\$869.78	\$315.44							\$1,477.76	\$884.71	\$593.05	\$1,503.00	\$1,199.00	\$304.00
Family	\$1,749.28	\$1,176.94	\$572.34	\$1,620.87	\$1,259.29	\$361.58				\$2,488.86	\$1,332.82	\$1,156.04	\$1,974.00	\$1,373.00	\$601.00
Plan III	HDHP 3200			PPO 250 (Buy-Up)						HDHP 3200			HDHP 1600		
Employee	\$574.51	\$553.94	\$20.57	\$637.68	\$617.50	\$20.18				\$574.49	\$574.49	\$0.00	\$625.00	\$625.00	\$0.00
Emp Plus Spouse	\$1,135.37	\$866.72	\$268.65							\$1,263.88	\$988.12	\$275.76	\$1,120.00	\$983.00	\$137.00
Emp Plus Child(ren)	\$1,044.61	\$817.74	\$226.87							\$1,091.53	\$884.71	\$206.82	\$1,110.00	\$1,034.00	\$76.00
Family	\$1,543.80	\$1,091.11	\$452.69	\$1,578.39	\$1,259.29	\$319.10				\$1,838.37	\$1,332.82	\$505.55	\$1,564.00	\$1,324.00	\$240.00
Plan IV				HDHP 3200											
Employee				\$571.27	\$571.27	\$0.00									
Emp Plus Spouse															
Emp Plus Child(ren)															
Family				\$1,390.23	\$1,259.29	\$130.94									

**Sierra Vista**

<b>Plan I</b>	<b>PPO 500</b>		
	<b>Total Monthly Premium</b>	<b>Employer Monthly Cost</b>	<b>Employee Monthly Cost</b>
<b>Employee</b>	\$562.19	\$562.19	\$0.00
<b>Emp Plus Spouse</b>	\$538.86	\$105.49	\$433.37
<b>Emp Plus Child(ren)</b>	\$389.13	\$89.83	\$299.30
<b>Family</b>	\$930.00	\$290.56	\$639.44
<b>Plan II</b>	<b>HDHP 3200</b>		
<b>Employee</b>	\$529.46	\$508.89	\$20.57
<b>Emp Plus Spouse</b>	\$498.67	\$108.90	\$389.77
<b>Emp Plus Child(ren)</b>	\$357.86	\$89.83	\$268.03
<b>Family</b>	\$861.47	\$299.96	\$561.51
<b>Plan III</b>			
<b>Employee</b>			
<b>Emp Plus Spouse</b>			
<b>Emp Plus Child(ren)</b>			
<b>Family</b>			
<b>Plan IV</b>			
<b>Employee</b>			
<b>Emp Plus Spouse</b>			
<b>Emp Plus Child(ren)</b>			
<b>Family</b>			