

NOTICE OF SPECIAL MEETING

In accordance with §38-431.02 of the Arizona Revised Statutes of the State of Arizona, notice is hereby given to the Employee Benefit Trust Board and to the general public that the Mayor and Trustees of the Employee Benefit Trust Board will hold an Employee Benefits Trust Board Meeting at 5:00 P.M., on April 23, 2025. The meeting will take place at the City Council Chambers, located at 1090 E. Union Street, San Luis, Arizona, 85349.

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 or access to, or treatment of 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 East Union Street, San Luis, Arizona 85349; (928) 341-8579.

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 been waived.

THIS NOTICE IS APPROVED BY:

/s/ Maria Barajas, Human Resources Benefits Generalist

AVISO DE JUNTA ESPECIAL

De acuerdo con los Estatutos del Estado de Arizona A.R.S. §38-431.02, se le informa a los miembros de la Junta Fiduciaria de Beneficios para Empleados y al público en general que el Presidente y la Mesa Directiva de Fondo de Beneficios Medicos de San Luis, Arizona, tendrán una Junta Regular a las 5:00PM, el día 23 de Abril, 2025. La junta se llevará a cabo en la Sala del Cabildo, ubicada en el 1090 E. Union Street, San Luis, Arizona, 85349.

De acuerdo con el Acta de Americanos con discapacidades y la Sección 504 del Acta de Rehabilitación del 1973, la Ciudad de San Luis no discrimina por causa de discapacidad la admisión y acceso a sus programas, actividades, servicios o en el trato en cuanto a empleo. Para mas 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, 1090 Este Calle Unión, San Luis, Arizona, 85349; (928) 341-8579.

Por medio de este aviso y de acuerdo con los Estatutos Revisados del Estado de Arizona, sujeto a ciertas excepciones reglamentarias, los padres de familia tienen el derecho de dar o no dar el consentimiento antes que el Estado o alguna subdivision política grabe a un menor de edad, ya sea en audio o video. Las juntas del Concilio 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 solicitar por escrito con la Secretaria de la Ciudad a tal grabación, o tomar acción personal para asegurarse que su hijo/hija menor no esté presente cuando la grabación se lleve a cabo. Si un menor de edad esta 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 el Estatuto Revisado del Estado de Arizona §1-602.A.9.

ESTE AVISO ES APROBADO POR:

/f/ Maria Barajas, Generalista de Recursos Humanos

AGENDA
Special Meeting
City of San Luis Employee Benefit Trust
Council Chambers – City Hall
1090 E Union Street
San Luis, AZ 85349
Wednesday, April 23, 2025
5:00pm

NOTE: Some members of the Board of Trustees of the City of San Luis Employee Benefit Trust may attend the meeting telephonically. If authorized by majority vote of the Board of Trustees, 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 Board retires to executive session which will not be open to the public.

AVISO: Algunos miembros de la Junta de Fiduciaria de Beneficios para Empleados de la Ciudad de San Luis pueden asistir a la reunión por teléfono. Si se autoriza por mayoría de votos de la Junta de Síndicos, se llevará a cabo una sesión ejecutiva inmediatamente después de la votación de acuerdo con A.R.S. §38-431.03(A) y la reunión tendrá un receso temporal mientras la Junta se retira a la sesión ejecutiva que no estará abierta al público.

1. **CALL TO ORDER/ROLL CALL**

2. **CONSENT AGENDA**

2. A. **MINUTES OF:**
-Special meeting held on January 15, 2025.

3. **DISCUSSION ONLY**

3. A. Discussion and review on any and all matters regarding the Employees' Health Benefits Plan. **(Jennifer Aragon, CBIZ Account Executive)**

4. **DISCUSSION AND POSSIBLE ACTION ITEMS:**

4. A. Discussion and possible action on any and all matters regarding the Employees' Health Benefits Plan Renewal and Premium increase. **(Executive Advisors)**

5. **ADJOURNMENT**

Special Employee Benefit Trust Board Meeting

2. A.

Meeting Date: 04/23/2025

Summary

MINUTES OF:

-Special meeting held on January 15, 2025.

Attachments

Special EBT Meeting 01/15/2025

MINUTES
Special Meeting
City of San Luis Employee Benefit Trust
Council Chambers - City Hall
1090 E. Union Street
San Luis, AZ 85349
January 15, 2025
4:30 p.m.

1. CALL TO ORDER/ROLL CALL

Chairman Javier Vargas called the meeting to order at approximately 4:31 p.m.

PRESENT: Javier Vargas, Chairman
Emma Torres, Vice Chairwoman-via Zoom
Maria Sabori, Secretary
Gustavo MacGrew, Board Member

ABSENT: Maria Gonzalez, Board Member

OTHERS PRESENT: Adela Cortez, Director of Human Resources
Kay Marion Macuil, City Attorney
Sonia Cornelio, City Clerk
Melissa Lopez, Deputy City Clerk
Jenny Torres, Acting City Manager
Roula Encinas, Director of Finance
Antonio Maldonado, Multimedia Productions & Operations Specialist
Priscila Campa, Human Resources Coordinator
Jaime Frias, IT Technician

2. CONSENT AGENDA

2. A. MINUTES OF

-Special meeting held on May 29, 2024

MOTION: Chairman Javier Vargas/Secretary Maria Sabori to approve the Consent Agenda. The motion passed unanimously.

The vote was as follows:

Javier Vargas, Chairman	Aye
Emma Torres, Vice Chairwoman	Aye
Maria Sabori, Secretary	Aye
Gustavo MacGrew, Board Member	Aye

3. EXECUTIVE SESSION

3. A. Discussion and possible action on any and all matters regarding action to hold an executive session pursuant to A.R.S. § 38-431.03(A) subsections (3) and (4) for discussion or consultation for legal advice with the City Attorney in order to consider the Trustees' position and instruct the City Attorney regarding negotiation or settlement of the subrogation case. (Kay Marion Macuil, City Attorney)

MOTION: Chairman Javier Vargas/Secretary Maria Sabori to go into executive session. Motion passed unanimously.

The vote was as follows:

Javier Vargas, Chairman	Aye
Emma Torres, Vice Chairwoman	Aye
Maria Sabori, Secretary	Aye
Gustavo MacGrew, Board Member	Aye

4. MOTION TO GO BACK INTO SPECIAL SESSION

MOTION: Chairman Javier Vargas/Secretary Maria Sabori to go back into special session. Motion passed unanimously.

The vote was as follows:

Javier Vargas, Chairman	Aye
Emma Torres, Vice Chairwoman	Aye
Maria Sabori, Secretary	Aye
Gustavo MacGrew, Board Member	Aye

6. ADJOURNMENT

MOTION: Chairman Javier Vargas/Secretary M. Sabori to adjourn the meeting at approximately 4:46 p.m. The motion passed unanimously.

The vote was as follows:

Javier Vargas, Chairman	Aye
Maria Sabori, Secretary	Aye
Gustavo MacGrew, Board Member	Aye
Maria Gonzalez, Board Member	Aye

APPROVED:

Javier Vargas, Chairman

ATTEST:

Sonia Cornelio, City Clerk

Certification

I hereby certify that the foregoing minutes are a true and correct copy of the Special meeting for the Employee Benefit Trust Board of the City of San Luis, Arizona, held on January 15, 2025. I further certify that the meeting was duly called and held and that a quorum was present.

Sonia Cornelio, City Clerk



AGENDA ITEM REVIEW FORM

Special Employee Benefit Trust Board Meeting

3. A.

Meeting Date: 04/23/2025

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

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

ITEM:

Discussion and review on any and all matters regarding the Employees' Health Benefits Plan. **(Jennifer Aragon, CBIZ Account Executive)**

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.

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 required for all major services

RECOMMENDATION / SUGGESTED MOTION:

ITEM FOR DISCUSSION ONLY. NO ACTION REQUIRED.

Attachments

COSL FUNDING PROJECTION



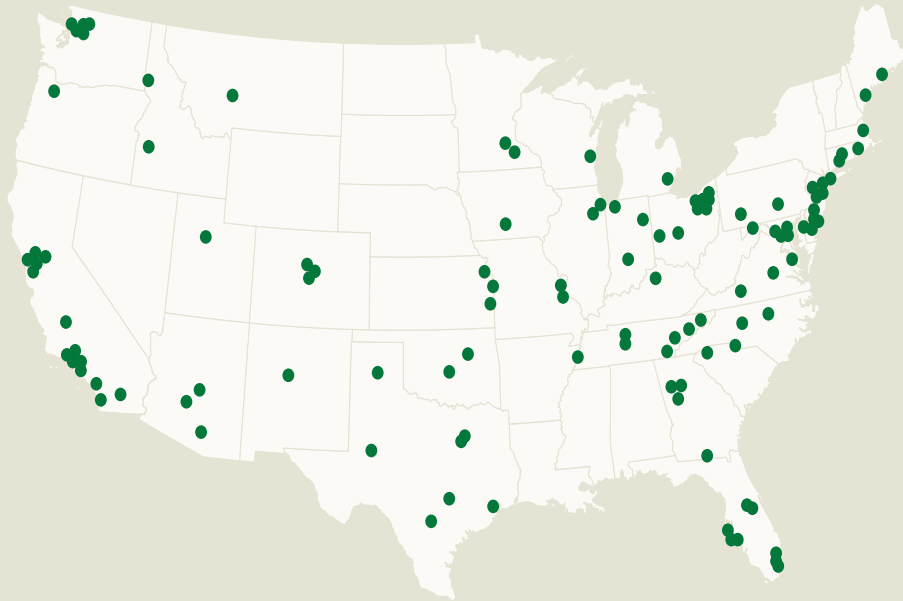
City of San Luis

Employee Benefits Renewal and Funding Projection

Plan Year: 7/1/25 – 6/30/26

April 23rd, 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



Dave Madden
Lead Consultant



Jennifer Aragon
Account Executive



Debbie Jamison
Account Manager

Extended Team

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)

- **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		
Expected	31.96%	Based on Expected Liability
High End	36.96%	
Very High End	54.94%	Based on Maximum Liability
Low End	26.96%	
Used	31.96%	

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
% Change	31.96%	31.96%	31.96%
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
Total	235	94	329

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>
Total Monthly	\$11,010	\$3,352	\$14,362

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

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%

Assumptions:

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

Dental Implant Coverage (Proposed)

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 Employee Benefit Trust Board Meeting

4. A.

Meeting Date: 04/23/2025

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

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

ITEM:

Discussion and possible action on any and all matters regarding the Employees' Health Benefits Plan Renewal and Premium increase. **(Executive Advisors)**

SUMMARY:

Executive Advisors are recommending to the Board of Trustees to partially pass the increased cost to employees, noting that employee premium contributions have remained unchanged for the past eight years. (*see attachment #1*). The employees' contribution will increase by \$252,000, making the employees' total contribution \$670,000. The City's contribution will increase by \$797,000, making the employer's total contribution \$3.7 million.

Additionally, the City is recommending expanding the dental coverage to include dental implants, to be classified 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 required for all major services

RECOMMENDATION / SUGGESTED MOTION:

I MOVE TO APPROVE A 31.96% INCREASE TO PREMIUMS AND RECOMMEND CITY COUNCIL TO ALLOCATE \$3.7 MILLION TO THE TRUST FOR FY 2025-2026.

I MOVE TO EXPAND DENTAL COVERAGE TO INCLUDE DENTAL IMPLANTS AS A MAJOR DENTAL SERVICE.

Attachments

FINANCE_COSL _Benefit Contributions
Benefit Premiums

**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 % of monthly rate	Employer Pay Period Cost	Employee Pay Period Cost	Employee Monthly \$ Change from Current	Employer PEPPY Cost	Employee Cost Per Year	ER TOTAL ANNUAL COST	EE TOTAL ANNUAL COST
Employee	195	\$604.84	\$604.84	100.0%	\$0.00	0.0%	\$302.42	\$0.00		\$7,258	\$0	\$1,415,326	\$0
Emp Plus Spouse	9	\$1,255.16	\$970.49	77.3%	\$284.67	22.7%	\$485.25	\$142.34		\$11,646	\$3,416	\$104,813	\$30,744
Emp Plus Child(ren)	38	\$1,255.16	\$970.49	77.3%	\$284.67	22.7%	\$485.25	\$142.34		\$11,646	\$3,416	\$442,543	\$129,810
Family	36	\$1,920.04	\$1,484.57	77.3%	\$435.47	22.7%	\$742.29	\$217.74		\$17,815	\$5,226	\$641,334	\$188,123
# of EE	278											Total Cost ER/EE	\$348,677
												Percentage of Cost Split ER/EE	88%
													12%
Mexico													
Employee	7	\$220.40	\$220.40	100.0%	\$0.00	0.0%	\$110.20	\$0.00		\$2,645	\$0	\$18,514	\$0
Emp Plus Spouse	10	\$457.32	\$353.60	77.3%	\$103.72	22.7%	\$176.80	\$51.86		\$4,243	\$1,245	\$42,432	\$12,446
Emp Plus Child(ren)	9	\$457.32	\$353.60	77.3%	\$103.72	22.7%	\$176.80	\$51.86		\$4,243	\$1,245	\$38,189	\$11,202
Family	25	\$667.80	\$516.34	77.3%	\$151.46	22.7%	\$258.17	\$75.73		\$6,196	\$1,818	\$154,902	\$45,438
# of EE	51											Total Cost ER/EE	\$69,086
												Percentage of Cost Split ER/EE	79%
													21%
Total Employees	329											Annual Cost	\$417,763
												Percentage of Cost Split	87%
													13%
												Combined Annual Cost	\$3,275,816

**City of San Luis
Renewal - 32%**

United States

	# EE	Monthly Rate	Employer Monthly Contribution	Employer % of Monthly Rate	Employee Monthly Cost	Employee % of monthly rate	Employer Pay Period Cost	Employee Pay Period Cost	Employee Monthly \$ Change from Current	Employer PEPPY Cost	Employee Cost Per Year	ER TOTAL ANNUAL COST	EE TOTAL ANNUAL COST
Employee	195	\$798.39	\$718.55	90.0%	\$79.84	10.0%	\$359.27	\$39.92	\$79.84	\$8,623	\$958	\$1,681,407	\$186,823
Emp Plus Spouse	9	\$1,656.81	\$1,329.44	80.2%	\$327.37	19.8%	\$664.72	\$163.69	\$42.70	\$15,953	\$3,928	\$143,580	\$35,356
Emp Plus Child(ren)	38	\$1,656.81	\$1,329.44	80.2%	\$327.37	19.8%	\$664.72	\$163.69	\$42.70	\$15,953	\$3,928	\$606,225	\$149,281
Family	36	\$2,534.45	\$2,033.66	80.2%	\$500.79	19.8%	\$1,016.83	\$250.40	\$65.32	\$24,404	\$6,009	\$878,542	\$216,341
# of EE	278											Total Cost ER/EE	\$587,801
												Percentage of Cost Split ER/EE	85%
													15%
Mexico													
Employee	7	\$290.93	\$261.84	90.0%	\$29.09	10.0%	\$120.85	\$13.43	\$29.09	\$3,142	\$349	\$21,994	\$2,444
Emp Plus Spouse	10	\$603.66	\$484.38	80.2%	\$119.28	19.8%	\$223.56	\$55.05	\$15.56	\$5,813	\$1,431	\$58,126	\$14,313
Emp Plus Child(ren)	9	\$603.66	\$484.38	80.2%	\$119.28	19.8%	\$223.56	\$55.05	\$15.56	\$5,813	\$1,431	\$52,314	\$12,882
Family	25	\$881.50	\$707.32	80.2%	\$174.18	19.8%	\$326.45	\$80.39	\$22.72	\$8,488	\$2,090	\$212,195	\$52,254
# of EE	51											Total Cost ER/EE	\$81,893
												Percentage of Cost Split ER/EE	81%
													19%
Total Employees	329											Annual Cost	\$669,694
												Percentage of Cost Split	85%
												Change From Current	\$251,931
												Change From Current %	60.3%
												Combined Annual Cost	\$4,324,077

	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

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