



CSURMA AORMA BENEFITS COMMITTEE MEETING AGENDA

“This is an Open Public Meeting”

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA AORMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

Meeting Date:	June 25, 2021	Location:	Teleconference Location Join Zoom Meeting
Time:	10:00 – 11:00 AM	Meeting ID:	983 9270 8117
		Passcode:	964103
		Legend:	A – Action may be taken I – Information Only

- A. CALL TO ORDER**
 - 1. Approval of the Agenda** **A Page 2**
The Committee will be asked to approve today’s meeting agenda order
- B. PUBLIC COMMENTS**
- C. GENERAL ADMINISTRATION**
 - 1. Approval of Meeting Minutes – June 15, 2021** **A Page 3**
As part of the Consent Calendar, the Committee will be asked to approve the minutes of the last meeting.
 - 2. CSURMA AORMA Benefits Renewal** **A Page 7**
The committee will be asked to accept the original CSURMA AORMA 2022 Benefits Renewal or the Proposed Option which is will add an Alliant dedicated program manager for CSURMA AORMA program
- D. ADJOURNMENT**

**The next CSURMA AORMA Benefits Committee Meeting
has not been scheduled**

*If you have questions regarding the agenda package, please contact
Chloe Smith at chloe.smith@alliant.com / (415) 403-1437 or Tom Quirk at tom.quirk@alliant.com /
(949) 660-5952*



Agenda Item A1
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 25, 2021

APPROVAL OF THE AGENDA

ISSUE: The Committee will be asked to approve the agenda for today's meeting.

RECOMMENDATION: Staff recommends that the Committee approve the agenda as Presented.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S): None

Agenda Item A2
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 25, 2021

APPROVAL OF THE MINUTES

ISSUE: The Committee will be asked to approve the minutes from the benefits committee meeting held on June 15, 2021

RECOMMENDATION: Staff recommends that the Committee approve the minutes as presented.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S):

6.15.21 CSURMA AORMA Benefits Committee Minutes DRAFT



DRAFT

**MINUTES OF THE
CSURMA AORMA BENEFITS COMMITTEE MEETING
June 15, 2021
VIRTUAL ZOOM LOCATION
10:00 AM**

MEMBERS PRESENT

Raven Tyson (Chair) – Associated Students, San Diego
Stephanie Moreno – California State University, Long Beach Research Foundation
Rosa Hernandez – Forty-Niner Shops, Inc., CSU Long Beach
Maddison Burton – The University Corporation at Monterey Bay
Jennifer Campbell - University Enterprises, Inc., California State University Sacramento
Kathryn Weeks – The University Corporation, CSU Northridge

MEMBERS ABSENT

Daniela Moehlecke – California State University San Marcos Corporation

STAFF, GUESTS AND CONSULTANTS

Michael Menerey, Alliant Insurance Services, Inc.
Tom Quirk, Alliant Insurance Services, Inc.
Chloe Smith, Alliant Insurance Services, Inc.
Diana Navarro, Alliant Insurance Services, Inc.
Bridgette Rodriguez, Alliant Insurance Services, Inc.

A. CALL TO ORDER

The meeting was called to order by the Raven Tyson, Chair at 10:04 AM.
Motion: Raven
Moved: Rosa
Second: Stephanie

1. Approval of the Agenda

The Committee was asked to approve today's meeting agenda order

A motion was made to approve the items on the consent calendar. Agenda approved.
Motion: Raven
Moved: Rosa
Second: Stephanie

B. PUBLIC COMMENTS

None

C. GENERAL ADMINISTRATION

1. Approval of Meeting Minutes From March 10, 2021

The committee was asked to approve the minutes from the last meeting

A motion was made to approve the minutes from the last meeting. Meeting Minutes approved.

Motion: Raven

Moved: Maddison

Second: Stephanie

Vote:

NAME	AYE	ABSTA IN	NAY	ABSENT
Raven Tyson	X			
Maddison Burton	X			
Stephanie Moreno	X			
Daniela Moehlecke				X
Kathryn Weeks	X			
Rosa Hernandez	X			
Jennifer Campbell	X			

2. CSURMA AORMA BENEFITS RENEWAL REVIEW

Chloe and Tom reviewed the renewal presentation included in the agenda:

- Tom: Provided an overview of the renewal and delivered the news on the decrease in rates. Also talked about the PRISM program, its members and the advantage it has gained due to its membership.
- Rosa: Thanked the team for the support and the low rates.
- Chloe: Provided an update on the on the PRISM program background. Including the auxiliaries that participate in the program as well as the multiple programs implemented throughout the year that provide richer benefits to the employees. Introduced a proposal for a new Alliant dedicated manager for CSURMA AORMA program effective 1/1/2022. Overall premium impact would be +0.5%.

- Raven: Recommended to implement the proposed solution and asked if there is a way to put funds aside to subsidize the program going forward.
- Rosa: Commented on the program as well and mentioned that it will be a good option.
- Maddison: Commented that it is a great idea to have a dedicated resource team.
- Chloe: Commented on the PBIA transition to BCC for the ancillary program. Explained who BCC is and why the change of vendors. CSURMA will be one of the first clients to transition over to BCC. Reviewed the transition timeline and communication. Implementation kick off date is 7/1/2021, go live 9/1/2021. Introduced the ESI SaveOn SP program (voluntary) addition effective 7/1/2021 and reviewed its benefits. Safeguard RX applicable to inflammatory Conditions Care (ICC) Value. ESI Advanced Opioid Management Program effective 1/1/2022 is a clinically driven solution aligned with CDC guidelines. As well as new Formulary changes.
- Chloe: Reminded the group of the Virtual Open Enrollment Resources available to them.
- Leah: Asked about the OE process and the dates due with BCC and what their options if they cannot meet the deadline.

D. ADJOURNMENT

A motion to adjourn the meeting was submitted at 10:52 AM.

Motion: Raven

Moved: Rosa

Second: Stephanie

Roll call: Raven, Stephanie, Maddison, Kathryn, Rosa, Jennifer

**Agenda Item A3
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 25, 2021**

**APPROVAL OF THE CSURMA AORMA 2022 BENEFITS
RENEWAL**

ISSUE: The Committee will be asked to accept one of the following CSURMA AORMA 2022 Benefits Renewals Proposals:

1. Renewal all plans with no plan changes with estimated overall reduction of premium of (-8.6%)
2. Renewal all plans with no plan changes with addition of an Alliant dedicated program manager for CSURMA AORMA program with estimated overall reduction of premium of (-8.1%)

RECOMMENDATION: Staff recommends that the Committee approve Option 2 to support additional service needs and expected long term growth of the CSURMA AORMA program

FISCAL IMPACT: \$90,725

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S):
CSURMA 2022 Renewal Presentation



2022 Renewal Meeting

CSURMA AORMA

June 15, 2021

Michael Menerey, Senior Vice President

Tom Quirk, Vice President

Chloe Smith, Account Executive



Agenda

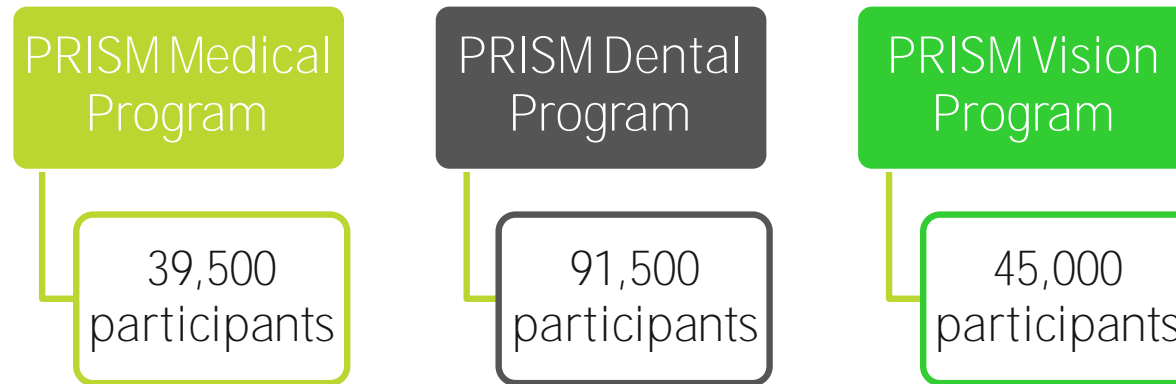
- I. CSURMA AORMA Program Renewal
- II. CSURMA AORMA Program Updates
- III. Employee Communications
- IV. Next Steps
- V. Appendix
 - I. 2022 HDHP/HSA contribution limits
 - II. Carrier Ratings

Topic

CSURMA AORMA Program Renewal

CSURMA AORMA Benefits Program

The CSURMA-AORMA Benefits Program joined a larger purchasing pool, CSAC EIA, via the CSURMA JPA in 2019 to provide more flexibility and greater cost stability for our members. CSAC EIA's name change to PRISM: Public Risk Innovation, Solutions and Management – effective July 1, 2020



Pooled Renewals

- CSURMA-AORMA gets the pooled PRISM Medical Renewal, subject to performance based adjustments
- CSURMA-AORMA gets the pooled PRISM Dental Renewal, subject to performance based adjustments
- CSURMA-AORMA gets the pooled PRISM Vision Renewal

PRISM Health Renewal History

Medical & Pharmacy

RENEWAL HISTORY CHART			
Plan Year	PRISMHealth	California PPO (Trend)	PERS Choice PPO
2011	11.8%	12.0%	9.9%
2012	6.4%	10.0%	1.9%
2013	3.8%	10.0%	16.2%
2014	2.9%	10.0%	1.5%
2015	8.0%	9.0%	-0.48%
2016	9.1%	9.0%	11.75%
2017	2.4%	9.0%	3.52%
2018	3.6%	9.0%	-2.26%
2019	3.97%	9.0%	5.61%
2020	2.83%	7.0%	2.91%
2021	5.22%	7.0%	7.91%
2022	-1.69%	7.0%	Termining
AVERAGE	4.18%	8.7%	4.64%

Note: Average is annual compound average of Statewide Rates over time period for which corresponding CalPERS data is available

PRISM Health Renewal Rating Methodology

Rating Methodology “Good Risk Pool”

- Renewal rate change calculated by combining all claims for all Program members to determine needed annual Program (pooled) rate change by line of coverage (PPO,HMO,HDHP, etc.)
- Current members receive pooled renewal rate change subject to annual adjustment per loss allocation model based on three-year average loss ratio relative to the Program (3 year participation requirement)
- Max of 7.5% loss allocation adjustment up or down
- New members without claims data for initial rating receive pooled rate change for first renewal with no application of loss allocation formula
- New members with claims data for initial rating receive pooled rate change for first 2 renewals with no application of loss allocation formula

PRISM Dental & Vision Renewal History

Dental & Vision

Dental		
	Under 250	250-1,000
1/1/2011	6.50%	6.50%
1/1/2012	4.25%	4.25%
1/1/2013	Rate Pass	Rate Pass
1/1/2014	Rate Pass	Rate Pass
1/1/2015	-4.50%	-0.80%
1/1/2016	-3.70%	-5.80%
1/1/2017	Rate Pass	Rate Pass
1/1/2018	-3.90%	-4.80%
1/1/2019	-3.40%	-1.40%
1/1/2020	Rate Pass	-0.90%
1/1/2021	-1.30%	-0.70%
1/1/2022	3.90%	3.30%

VSP	
	Vision Renewal
2009 – 2011	Rate Pass
2011-2013	Rate Pass
2013-2015	4.0%
2015-2018	Rate Pass
2018-2020	Rate Pass
2021	Rate Pass Extended Another Year
2022-2025	Rate Pass 4 Year Guarantee

* Plans with 1000+ may be subject to experience rating adjustment

2022 Financial Summary Overview

Medical	<ul style="list-style-type: none"> • Combined Medical: (-9.3%) Overall REDUCTION <ul style="list-style-type: none"> • Anthem HMO & PPO Active & Early Retiree -9.3% • Kaiser Active & Early Retiree -9.3% • Kaiser Senior Advantage (KPSA): TBD due Aug. • CPRA Adjustment applied • The Renewal was developed with the following assumptions: <ul style="list-style-type: none"> • \$5.2M projected savings from SaveOn SP pharmacy program • ACA and/or State mandated fees <ul style="list-style-type: none"> • PCORI fee included at \$2.98 PMPM • MCO tax included at \$0.16 PMPM (fully-insured HMO only) • -1.9% SISC credit reserve buy-down • +2.16% claims adjustment for decreased utilization due to COVID19 • Alliant to provide individual renewal letters for auxiliaries with medical & program renewal for all others
Dental	<ul style="list-style-type: none"> • Dental PPO: (-4.4%) Rate REDUCTION • Dental HMO: Rate PASS – 0% (no change)
Vision	<ul style="list-style-type: none"> • Vision - Rate Pass – 0% (no change) <ul style="list-style-type: none"> • 4 year rate guarantee, next renewal 1/1/26
Life and Disability	<ul style="list-style-type: none"> • Life & Disability plans are in a rate guarantee until 1/1/23

2022 Financial Overview

Lines of Coverage	Enrollment	2021	2022	% Δ	Rate Guarantee
PRISM Kaiser 15 Traditional	431	\$4,936,680	\$4,477,968	-9.3%	1/1/2022 - 12/31/2022
PRISM Kaiser 20 Traditional	168	\$2,499,132	\$2,266,800	-9.3%	1/1/2022 - 12/31/2022
PRISM Anthem EPO	35	\$675,600	\$612,708	-9.3%	1/1/2022 - 12/31/2022
PRISM Anthem HMO Select \$15	19	\$276,876	\$251,064	-9.3%	1/1/2022 - 12/31/2022
PRISM Anthem HMO Full \$20	210	\$3,212,652	\$2,914,128	-9.3%	1/1/2022 - 12/31/2022
PRISM Anthem PPO 90	58	\$1,207,500	\$1,095,324	-9.3%	1/1/2022 - 12/31/2022
PRISM Anthem PPO 80	164	\$3,093,924	\$2,806,164	-9.3%	1/1/2022 - 12/31/2022
PRISM Anthem HDHP I	9	\$95,472	\$86,616	-9.3%	1/1/2022 - 12/31/2022
PRISM Anthem HDHP II	0	\$0	\$0	n/a	1/1/2022 - 12/31/2022
PRISM Delta Dental DHMO	157	\$58,284	\$58,284	0.0%	1/1/2022 - 12/31/2022
PRISM Delta Dental Premier PPO	1,594	\$1,550,118	\$1,481,309	-4.4%	1/1/2022 - 12/31/2022
PRISM VSP Vision	1,866	\$302,354	\$302,354	0.0%	1/1/2022 - 12/31/2025
Hartford Basic Life and AD&D	1,235	\$81,739	\$81,739	0.0%	1/1/2020 - 12/31/2022
Hartford STD	76	\$7,441	\$7,441	0.0%	1/1/2020 - 12/31/2022
Hartford LTD	914	\$144,707	\$144,707	0.0%	1/1/2020 - 12/31/2022
TalkSpace	200	\$9,000	\$9,000	0.0%	1/1/2022 - 12/31/2022
BCC Administration	1,094	\$6,564	\$6,564	0.0%	1/1/2022 - 12/31/2022
TOTAL ANNUAL PREMIUM		\$18,158,043	\$16,602,170	-8.6%	

Enrollment counts updated February 2021, Medical Enrollment includes Actives and Early Retirees (Medicare Retirees / Combo Rates not included); Ancillary Enrollment includes Actives and Retirees

The Hartford enrollment amounts as of May 2021 billing invoice

Actual enrollment for TalkSpace is 66 for CSU Dominguez Hills Foundation as of January 2021 and 62 for Forty Niner Shops as of February 2021, but both are billed at 100 employees each as that is the minimum.

CSURMA AORMA Renewal History

CSURMA AORMA 3 year **Medical** Renewal History:
 (-2.8%) reduction in rates

Medical	2020	2021	2022	Average
PERS Choice PPO	2.9%	7.9%	Termining	5.4%
California PPO (Trend)	7.0%	7.0%	7.0%	7.0%
PRISM Health	2.8%	5.2%	1.7%	3.2%
CSURMA	2.8%	-1.9%	-9.3%	-2.8%
<i>Kaiser</i>	7.0%	-1.9%	-9.3%	-1.4%
<i>Anthem</i>	0.0%	-1.9%	-9.3%	-3.7%

CSURMA AORMA 3 year **Dental** Renewal History:
 No change in rates - 0% DHMO, (-1.0%) reduction in rates PPO

Dental (PRISM)	2020	2021	2022	Average
DHMO	0.0%	0.0%	0.0%	0.0%
DPPO	4.9%	-3.5%	-4.4%	-1.0%

* 2021 Dividends were issued CSURMA AORMA received: \$101,768.39

CSURMA AORMA 3 year **Vision** Renewal History:
 No change in rates - 0%

VSP (PRISM)	2020	2021	2022	Average
Vision	0.0%	0.0%	0.0%	0.0%

CSURMA AORMA 3 year **Life/Disability** Renewal History:
 No change in rates - 0%

Hartford (Direct)	2020	2021	2022	Average
Life and Disability	0.0%	0.0%	0.0%	0.0%

Topic

CSURMA AORMA Program Updates

CSURMA AORMA Program Administration

Background:

- 2019 AOA Bug (Benefits User Group) formed the CSURMA AORMA Benefits Program and is now part of a much larger purchasing pool: PRISM
- Increased from 10 to 13 Auxiliaries in Medical Program
 - Aggressively marketing due to CalPERS proposed changes and favorable CSURMA renewal
- Includes 27 Auxiliaries in Ancillary program
- Added optional resources including:
 - Talkspace Behavior Health
 - Sage Financial Wellness/Mass Mutual Supplemental Whole Life
 - Employee Self-Service Administration
- Overall rates have outperformed expectations:
 - Medical 3-year average REDUCTION (-2.8%)
 - Dental 3-year average REDUCTION (-1%)
 - No Change 0% to Dental HMO, Vision, Life and Disability
- We have learned that participating Auxiliaries need more ongoing support, training and service than a typical group due to structure
- Expectation of continued program growth

CSURMA AORMA Program Administration

Proposal:

- Add Alliant dedicated program manager for CSURMA AORMA program effective 1/1/22
- Would be paid for with +0.5% applied to Dental PPO and +0.6% Medical plan premiums
- Overall premium impact would be +0.5%
- Purpose: to provide additional ongoing support, training, service and program expertise to participating members, examples include:
 - New HR members training/onboarding
 - Ongoing administrative training and assistance – approximately 20 exception requests in 2020
 - Implementation of new auxiliaries
 - Improved recourses for new and existing members
- Overall premium impact would be -8.1%, renewals would still be a reduction of -8.8% medical and -3.8% dental

2022 Financial Overview – Add Dedicated Program Manager

Lines of Coverage	Enrollment	2021	2022	% Δ	2022 Option*	% Δ	Rate Guarantee
PRISM Kaiser 15 Traditional	431	\$4,936,680	\$4,477,968	-9.3%	\$4,503,672	-8.8%	1/1/2022 - 12/31/2022
PRISM Kaiser 20 Traditional	168	\$2,499,132	\$2,266,800	-9.3%	\$2,279,484	-8.8%	1/1/2022 - 12/31/2022
PRISM Anthem EPO	35	\$675,600	\$612,708	-9.3%	\$616,248	-8.8%	1/1/2022 - 12/31/2022
PRISM Anthem HMO Select \$15	19	\$276,876	\$251,064	-9.3%	\$252,432	-8.8%	1/1/2022 - 12/31/2022
PRISM Anthem HMO Full \$20	210	\$3,212,652	\$2,914,128	-9.3%	\$2,929,908	-8.8%	1/1/2022 - 12/31/2022
PRISM Anthem PPO 90	58	\$1,207,500	\$1,095,324	-9.3%	\$1,101,348	-8.8%	1/1/2022 - 12/31/2022
PRISM Anthem PPO 80	164	\$3,093,924	\$2,806,164	-9.3%	\$2,821,644	-8.8%	1/1/2022 - 12/31/2022
PRISM Anthem HDHP I	9	\$95,472	\$86,616	-9.3%	\$87,048	-8.8%	1/1/2022 - 12/31/2022
PRISM Anthem HDHP II	0	\$0	\$0	n/a	\$0	n/a	1/1/2022 - 12/31/2022
PRISM Delta Dental DHMO	157	\$58,284	\$58,284	0.0%	\$58,284	0.0%	1/1/2022 - 12/31/2022
PRISM Delta Dental Premier PPO	1,594	\$1,550,118	\$1,481,309	-4.4%	\$1,491,022	-3.8%	1/1/2022 - 12/31/2022
PRISM VSP Vision	1,866	\$302,354	\$302,354	0.0%	\$302,354	0.0%	1/1/2022 - 12/31/2025
Hartford Basic Life and AD&D	1,235	\$81,739	\$81,739	0.0%	\$81,739	0.0%	1/1/2020 - 12/31/2022
Hartford STD	76	\$7,441	\$7,441	0.0%	\$7,441	0.0%	1/1/2020 - 12/31/2022
Hartford LTD	914	\$144,707	\$144,707	0.0%	\$144,707	0.0%	1/1/2020 - 12/31/2022
TalkSpace	200	\$9,000	\$9,000	0.0%	\$9,000	0.0%	1/1/2022 - 12/31/2022
BCC Administration	1,094	\$6,564	\$6,564	0.0%	\$6,564	0.0%	1/1/2022 - 12/31/2022
TOTAL ANNUAL PREMIUM		\$18,158,043	\$16,602,170	-8.6%	\$16,692,895	-8.1%	

Enrollment counts updated February 2021, Medical Enrollment includes Actives and Early Retirees (Medicare Retirees / Combo Rates not included); Ancillary Enrollment includes Actives and Retirees

The Hartford enrollment amounts as of May 2021 billing invoice

Actual enrollment for TalkSpace is 66 for CSU Dominguez Hills Foundation as of January 2021 and 62 for Forty Niner Shops as of February 2021, but both are billed at 100 employees each as that is the minimum

*2022 Option to add Alliant dedicated program manager for CSURMA AORMA program (+0.6% applied to Dental PPO and Medical plan premiums)

CSURMA AORMA Dental & Vision Administrator Transition

Background: CSURMA AORMA Dental and Vision Program is part of PRISM

PRISM Dental PPO Program Statistics

- 170 Large Group Members + Small Group Program (109 entities)
- \$40M in Fixed-Rate Premium
- 89,000 total subscribers (39,000 fixed-rate and 50,000 self-funded)

PRISM Vision VSP Program Statistics

- 91 Large Group Members + Small Group Program (104 entities)
- \$3.2M in Fully Insured Premium
- 42,000 total subscribers (16,000 fully insured and 26,000 self-funded)

Current Administrator

- Preferred Benefits Insurance Administrators (PBIA)
- Program administrator since inception (over 20 years)
- Current fees significantly below market pricing

CSURMA AORMA Transition to BCC

Why Change?

- Significant growth and complexity of PRISM Dental and VSP Programs
- Member experience
- Billing and reporting challenges
- Considerations for a new ancillary platform administrator include:
 - Consistent administration for Members participating in more than one program
 - Process alignment among Members, Programs, Alliant, and Staff
 - Program Member experience and technology improvements
 - Future program buildouts
- Employee Benefits Committee approved the transition from PBIA to Benefits Coordinators Corporation (BCC) in April, 2021
 - BCC was selected based on criterion above and the existing administrative relationship to PRISM Programs
 - PRISMHealth Administrator – CSURMA Medical groups use BCC
 - Life and Disability Program billing (CSURMA Life/Disability is not through PRISM)

Transition to BCC

Impact to Program Costs

- Overall Implementation Cost (system programming, hiring, etc.) paid by Program surplus funds
- New BCC Administration Fees (effective 1/1/2022)
 - CSURMA AORMA Dental fixed-rate and VSP fully insured costs are incorporated in total presented rates
- Through negotiations with Delta and VSP, Alliant secured offsets to help reduce the impact to Members:
 - Delta – reduced claim admin fee to 6.7% of claims, down from 7% (effective 7/1/2021)
 - Offsets: \$110k to fixed-rate
 - VSP – reduced fully insured renewal and admin fee to 8.5% of claims, down from 9% (effective 1/1/2022)
 - Offsets: \$230k to fully-insured renewal (full offset)

Transition to BCC – Phased Approach

Timeline and Communication

- Phase I
 - Existing Members with BCC relationship including CSURMA AORMA
 - No direct impact on Medical groups
 - Alliant to provide updated Admin Guide and Training for Dental/Vision only members
 - Implementation Kick Off 7/1/2021
 - Go Live on BCC Platform 9/1/2021

ESI SaveOn SP Program Addition July 1, 2021

SaveOn SP works to reduce specialty medication expenses

The program actively:

- Monitors 150+ medications in 19 therapeutic classes
- Locates prescription manufacturer assistance programs
- Utilizes manufacturer funds to reduce charges to the patient and the plan
 - Reduces patient expense to zero
 - 75% of savings is passed to the PRISMHealth Program
- ~670 covered individuals will benefit
 - \$0 Copay for applicable medications
 - No need to change medications
- Letters mailed to affected individuals in May 2021
- Program takes effect July 1, 2021 (Applies to Anthem PPO and EPO)



ESI Safeguard Rx Program Addition January 1, 2022

Safeguard Rx - Inflammatory Conditions Care (ICC) Value

- Designed to reduce plan expenses for drugs dispensed through Accredo that treat inflammatory conditions in three therapeutic categories:
- Rheumatoid Arthritis
- Dermatological
- Gastrointestinal
- On average more than 1 in 4 patients (roughly 30%) with chronic inflammatory conditions discontinue taking prescribed medications within the first 90 days
- Utilizes proprietary clinical protocols to predict and resolve patient issues before they occur, while personalizing care to avoid adverse outcomes
- Serves to ensure individuals get the right medication at the right time while remaining adherent to best-in-class condition management
- Uses existing formulary and AUM features to evaluate individual usage and provide plan reimbursements for cases of early discontinuation, as identified/as appropriate
- Program takes effect January 1, 2022 (Applies to Anthem PPO and EPO)



ESI Advanced Opioid Management Program Addition January 1, 2022

- Advanced Opioid Management (AOM) is a clinically-driven solution aligned with CDC guidelines on opioid use
- It serves to combat abuse through active patient education, support, and monitoring
- Specialized pharmacists make proactive outbound calls to support patients with opioid prescriptions/therapies and address issues of dependence
- Research shows that with just an initial 10-day supply, 1 in 5 individuals become long term opioid users. AOM actively monitors to limit fills to a 7 day supply for the first 4 dispensations
- Specialized pharmacists coordinate directly with prescribing physicians to validate when appropriate to continue use for chronic pain
- Specialized pharmacists offer physician education and alerts
 - When a patient actively indicates potential abuse
 - When opioids are prescribed to people taking mental health drugs or prenatal vitamins
- AOM will support approximately 1,500 PRISM-covered individuals currently identified as “at risk for long-term use” and approximately 400 identified as “at risk for addiction”
- AOM works to reduced exposure to at-risk non-fatal overdoses and in-patient addiction treatment
- Program takes effect January 1, 2022



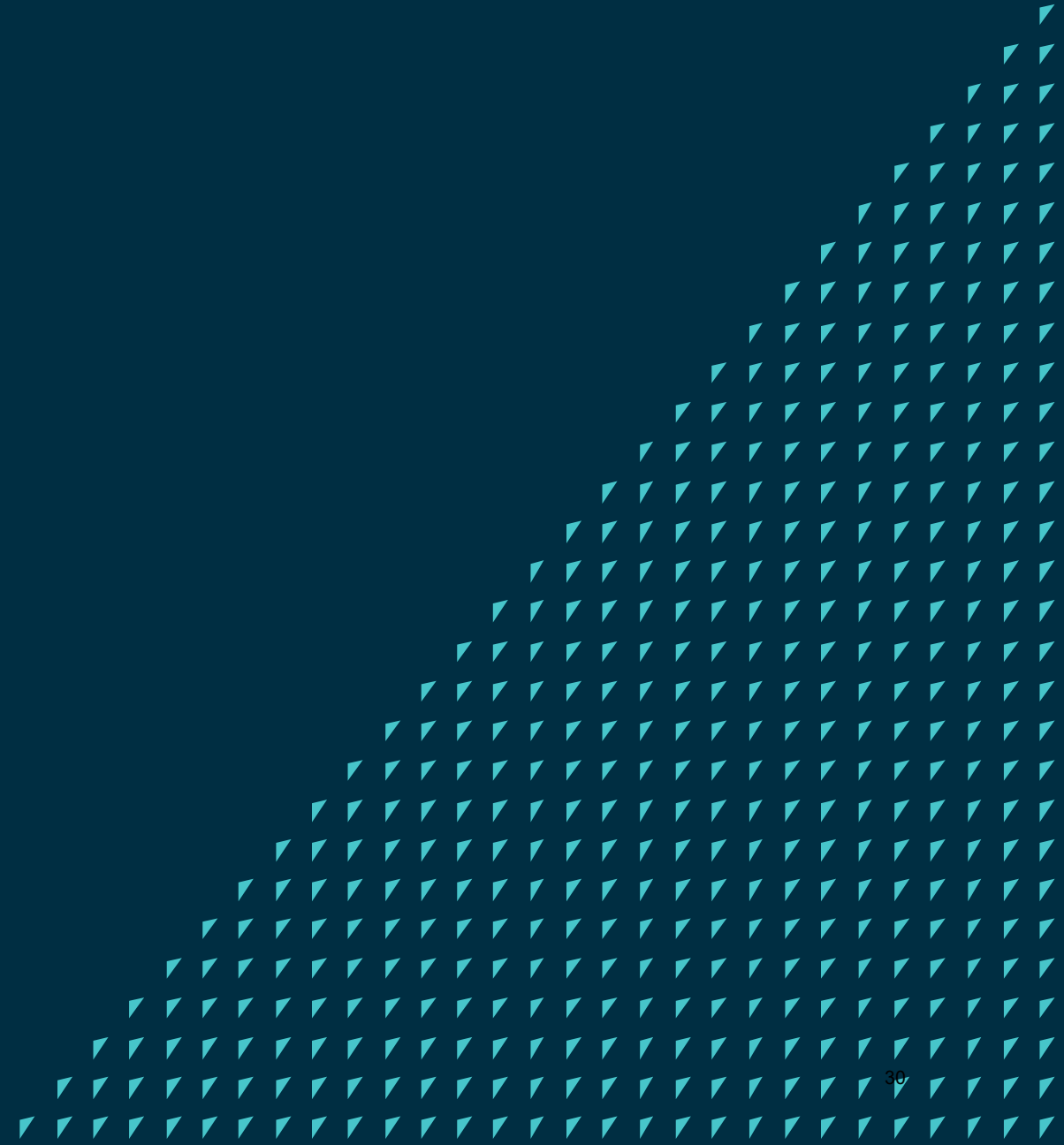
2022 ESI Formulary Changes

- Bi-annually ESI provides PRISM with Formulary changes. The formulary changes for January 1, 2022 are expected to be received in August 2021.
- Additionally there are annual changes to the list of preventive medication. Preventive meds default to a zero dollar member cost share once they have been approved, per ACA regulatory requirements. As we learn of any changes you will be notified.
- Changes apply to all CSURMA plans with pharmacy carved out to Express Scripts: Anthem PPO and EPO
- These changes will take effect January 1, 2022



Topic

Communications



Virtual Open Enrollment Resources

Open Enrollment Email

csurma aoruma YOUR BENEFITS, YOUR CHOICE

Open Enrollment: OCTOBER X - OCTOBER X

Key Messages:

- Benefit changes ahead!** Don't miss these important details.
- It's open enrollment time.** Do you want to make benefit changes?
- You MUST actively enroll this year,** or you will be placed in the default plan choice for your current coverage level.

What's Open Enrollment?

Open Enrollment is an on-again opportunity to review your benefit choices, change plans, add or drop dependents, and more. It runs from October 1, 2021, through December 31, 2021.

Summary of Changes:

- We are changing our Dental Plan to Delta Dental.
- We are enhancing the dental plan by adding EndoWay Wellness benefits.
- We are expanding our Vision plan.
- We are changing our Flexible Spending Account (FSA) Administrator to BRC.
- We will be offering a Pharmacy Wellness program.
- We will be adding TeleCare, a digital therapy program.
- Introducing Health of Employees Self-Service, an easy and convenient way to enroll in your benefits.

Need More Details? Attend a Meeting

Helpful Videos:

- Prevention Care
- Prescription Drug Coverage Overview
- Know Where to Go: PCP vs. Urgent Care vs. ER

Open Enrollment Presentation

2021 BENEFITS OPEN ENROLLMENT

KAISER MEDICAL PLANS

PLAN BENEFITS	Kaiser HMO \$15	Kaiser HMO \$20
Annual Deductible	None	None
Annual Out-of-Pocket Maximum	\$1,000 / \$1,000	\$1,500 / \$3,000
Primary Office Visit	\$20	\$20
Lab & Imaging (30 Day, CT, MRI)	No Charge	No Charge
Urgent Care Service	\$20	\$20
Emergency Room	\$200	\$200

KAISER CARRIER RESOURCES

Your care, your way

- Visit your Member or provider website.
- Call your provider or Kaiser Permanente.
- Use Kaiser Permanente's mobile app.
- Visit Kaiser Permanente's website.
- Use Kaiser Permanente's mobile app.

Annual Notices

2021 Annual Notices

Table of Contents:

- Maternal and Child Health: 7
- Women's Health and Cancer Rights Act: 8
- Newborns' and Mothers' Health Protection Act: 9
- HIPAA Notice of Special Enrollment Rights: 10
- Notice of Change of Provider: 11
- Notice of Availability of Alternative Standards for Workers' Plan: 12
- Notice Regarding Wellness Program: 13
- Continuation Coverage Rights Under COBRA: 14
- Prepaid Ambulance Under Medicaid and the Children's Health Insurance Program (CHIP): 15
- Payment Reduction Act Statement: 16
- ACA Statement: 17

Women's Health and Cancer Rights Act

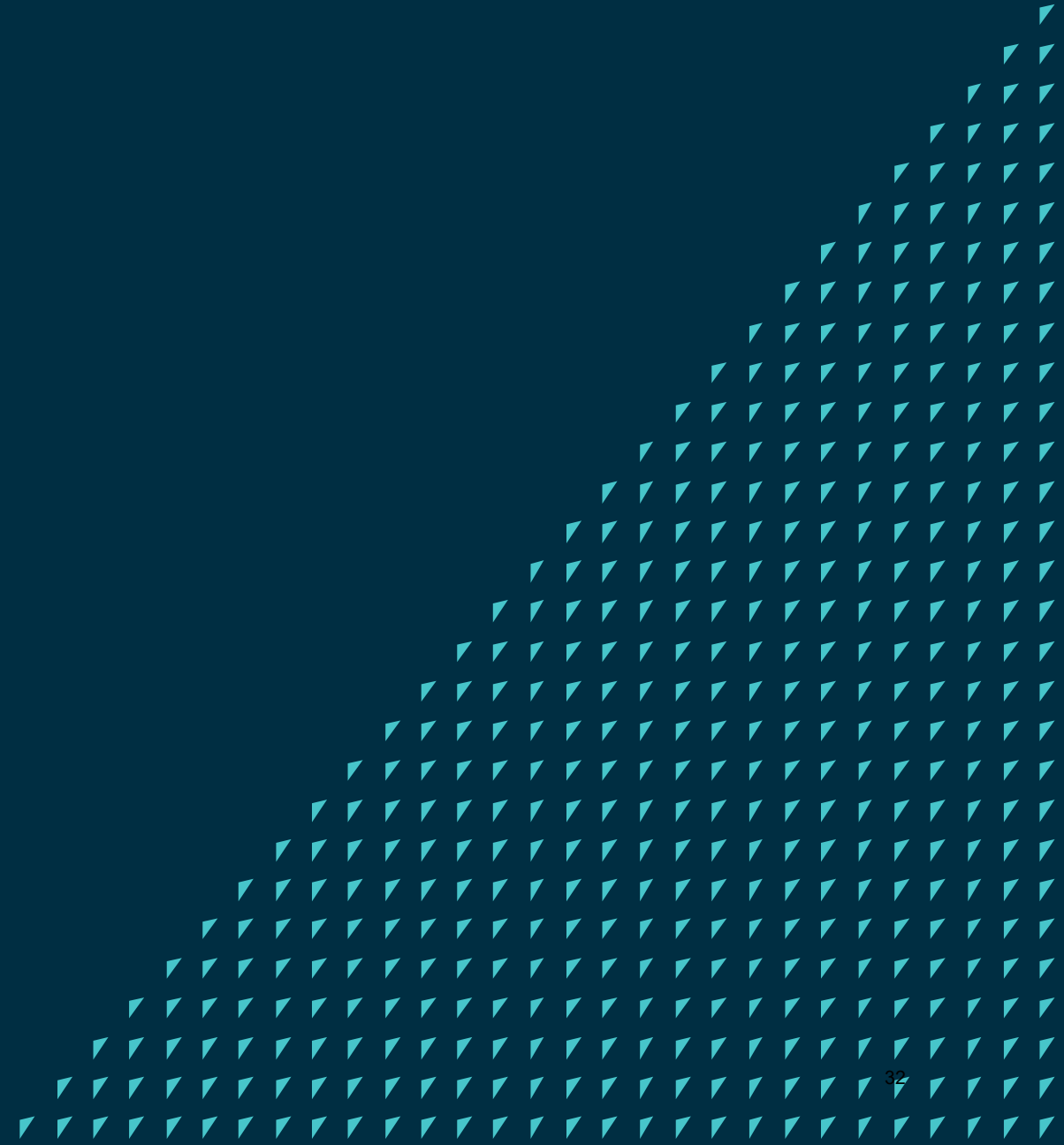
Notice of Special Enrollment Rights

HIPAA Notice of Special Enrollment Rights

ACA Statement

Topic

Next Steps



Next Steps

- Next Benefits Committee Meeting: June 25th at 10AM
 - Vote to approve all renewals
- Alliant to send individual renewal letters to medical groups, program level renewal letter to all others
- Participating Auxiliaries:
 - Medical Auxiliaries to confirm plan selections by July 24, 2021
 - If no confirmation by August 1st, will renew as is
- Open Enrollment:
 - Program Open Enrollment Period: BCC system October 1st through October 31st
 - Alliant to provide program level templates (announcement letter, OE materials)
 - Alliant to provide soft copy benefit plan information via email and post on csurma.org
 - BCC Training for OE and Employee Self-Service system

Topic

Appendix

2022 HDHP/HSA Contribution & OOP Limits

	2021	2022	Change
HSA Contribution Limit	Self Only: \$3,600 Family: \$7,200	Self Only: \$3,650 Family: \$7,300	Self-only: +\$50 Family: +\$100
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No Change
HDHP minimum deductibles	Self-only: \$1,400 Family: \$2,800	Self-only: \$1,400 Family: \$2,800	No Change
HDHP OOPM (deductibles, co-payments and other amounts, but not premiums)	Self-only: \$7,000 Family: \$14,000	Self-only: \$7,050 Family: \$14,100	Self-only: +\$50 Family: +\$100

Carrier Ratings

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant typically rely upon rating agencies for this type of market analysis. A.M. Best has been an industry leader in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

Alliant's standard protocol is to only place coverage with carriers with no less than an "A-" rating from A.M. Best. However, where Alliant determines that it is prudent to consider coverage with a lower rated carrier, the financial rating of the carrier is to be disclosed to the client. **Should Alliant becomes aware of a carrier's rating dropping below "A-" mid-policy period we will review and advise you of the situation and consider if an alternative carrier can be reasonably provided prior to renewal.**

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com.

Ratings for Carriers included in this presentation are:

Carrier	A.M. Best
Anthem	A
Kaiser	NR
Delta Dental	A
VSP	A-
The Hartford	B++

