

Stacey Cockroft

From: Stacey Cockroft
Sent: Friday, May 3, 2019 9:21 AM
To: Anne McCabe; Dave Jones; David Brighton; Elizabeth Hayes; Joel Burns; John O'Brien; Kristen Vix; Laura Wertanen; Matt Fischer; Robert Ernst; Stephanie Bohrsen; Vaughn Dosko
Subject: Specific Stop Loss 4/30/2019

Good Morning,

Below is the Specific Stop loss Report through 4/30/2019.

Subscriber	Total Amt	Amt over Spec	Amt Requested	Amt Reimbursed	Non Reimbursed Expenses	Amt Open
1	\$ 494,894.34	\$ 274,894.34	\$ 56,277.17	\$ 56,277.17		\$ 218,617.17
2	\$ 454,556.95	\$ 234,556.95	\$ 54,853.20	\$ 54,853.20		\$ 179,703.75
3	\$ 265,481.78	\$ 45,481.78	\$ -	\$ -		\$ 45,481.78
	\$ 1,214,933.07	\$ 554,933.07	\$ 111,130.37	\$ 111,130.37	\$ -	\$ 443,802.70

Thank you,

Stacey Cockroft

Kenai Peninsula Borough School District

Employee Benefits Manager

148 N. Binkley St. Soldotna, AK 99669

Phone: (907) 714-8879 Fax: (907) 262-9645

scockroft@kpbsd.k12.ak.us



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FY19 BridgeHealth Savings Report

Procedure Area	Regionally Adjusted Average	BH Case Rate	Case Management Fee	Travel Expenses	Total MI&G	Case Total Cost	Savings
Orthopedic	\$49,465.54	\$17,250.00	\$3,450.00	\$3,106.40	\$1,100.00	\$24,906.40	\$24,559.14
Orthopedic	\$72,224.43	\$23,000.00	\$4,600.00	\$2,725.29	\$1,471.44	\$31,796.73	\$40,427.70
Spinal Surgery	\$90,539.07	\$35,454.00	\$7,090.80	\$4,282.11	\$800.00	\$47,626.91	\$42,912.16
Orthopedic	\$72,819.59	\$23,950.00	\$4,790.00	\$4,786.48	\$1,000.00	\$34,526.48	\$38,293.11
Orthopedic	\$20,521.69	\$9,200.00	\$1,840.00	\$6,009.50	\$1,542.88	\$18,592.38	\$1,929.31
General Surgery	\$29,083.32	\$5,175.00	\$1,035.00	\$1,867.40	\$500.00	\$8,577.40	\$20,505.92
Orthopedic	\$26,287.08	\$8,500.00	\$1,700.00	\$2,112.38	\$1,542.88	\$13,855.26	\$12,431.82
General Surgery	\$56,320.83	\$17,000.00	\$3,400.00	\$2,917.02	\$900.00	\$24,217.02	\$32,103.81
Orthopedic	\$72,658.67	\$23,950.00	\$4,790.00	\$3,041.32	\$900.00	\$32,681.32	\$39,977.35
Women's Health	\$71,310.24	\$15,500.00	\$3,100.00	\$3,334.94	\$1,000.00	\$22,934.94	\$48,375.30
Orthopedic	\$21,335.00	\$8,310.00	\$1,662.00	\$1,111.32	\$650.00	\$11,733.32	\$9,601.68
Orthopedic	\$23,892.37	\$10,815.00	\$2,163.00	\$4,454.96	\$700.00	\$18,132.96	\$5,759.41
	\$606,457.83	\$198,104.00	\$39,620.80	\$39,749.12	\$12,107.20	\$289,581.12	\$316,876.71



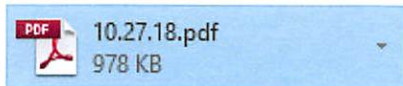
Wed 5/1/2019 10:44 AM

Stacey Cockroft

RE: Soldotna Health Fair

To Kristen Vix; Anne McCabe; Dave Jones; David Brighton; Elizabeth Hayes; Joel Burns; John O'Brien; Laura Wertanen; Matt Fischer; Stephanie Bohrsen; Vaughn Dosko

Bcc Culbertson, Nicole; Hebert, Curtis; Meyhoff, Jennifer



Good Morning,

Below is the cost breakdown for the Soldotna Health Fair:

- Chemistry/Hematology Profile: \$75
- Thyroid Screen: \$30
- Prostate Disease Screen: \$35
- Vitamin D Test: \$35
- Flu Shot: FREE – paid by the Coalition

Thank you,

Stacey Cockroft

Kenai Peninsula Borough School District
Employee Benefits Manager
148 N. Binkley St. Soldotna, AK 99669
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Kenai Peninsula Borough School District	<u>Reserve Account</u>	<u>As of 6-30-17</u>	<u>As of 6-30-18</u>	<u>FY19 Monthly Contribution - Traditional</u>
Health Care Committee Monthly recap	Employee Share	701,399.69	471,065.27	Employee Share *
as of April 30, 2019.	Employer Share	1,353,713.48	1,572,408.17	Employer Share
				<u>1,923.49</u>
				2,421.49
				<u>FY19 Monthly Contribution - HDHP</u>
				Employee Share *
				Employer Share
				<u>308.00</u>
				<u>1,770.47</u>
				2,078.47

This document is provided to the Health Care Committee as a work paper to recap the contributions to and expenditures from the Health Care Plan each month. It is to be used primarily as an aid in estimating costs of the plan to determine if changes should be made in employee contribution amounts. Every effort is made to provide current and accurate information, but this information is not audited until after the end of the fiscal year.

	Number of Employees	YTD Employees	Current Month Obligations	YTD Obligations	Contributions Current Month Collected	Contributions YTD Collected
Employees						
KPEA Employees	302	3,451	150,396.00	1,718,598.00	197,257.31	1,600,831.05
KPEA Employees - HDHP	302	2,582	93,016.00	795,256.00	133,792.37	1,061,776.32
KPEA Repay EE Reserve					16,651.29	134,300.52
KPESA Employees	185	2,204	92,130.00	1,097,592.00	120,142.72	1,004,606.58
KPESA Employees - HDHP	197	1,701	60,676.00	523,908.00	86,495.50	689,197.75
KPESA Repay EE Reserve					10,635.90	86,073.90
Administrators	20	266	9,960.00	132,468.00	12,831.57	114,813.17
Administrators - HDHP	38	311	11,704.00	95,788.00	16,171.31	124,748.92
Admin Repay EE Reserve					1,600.80	12,806.40
Board Members	1	17	498.00	8,466.00	275.00	5,895.48
Board Members - HDHP	3	28	924.00	8,624.00	825.00	8,989.39
Board Repay EE Reserve					-	476.10
Exempt Employees	11	115	5,478.00	57,270.00	5,656.46	54,535.82
Exempt Employees - HDHP	16	136	4,928.00	41,888.00	5,089.38	43,333.45
Exempt Repay EE Reserve					717.60	5,547.60
Affordable Care Act **	-	-	0.00	0.00		
ACA Empl Repay EE Reserve						
Total Employees on Payroll	1,075	10,811	429,710.00	4,479,858.00	608,142.21	4,947,932.45
COBRA Payers (FY19 = \$2215.88)	1	16	2,215.88	35,454.08	2,534.08	34,829.20
COBRA HD Payers (FY19 = \$1960.28)	-	6	-	11,761.68	-	11,687.46
Total Employees	1,076	10,833	431,925.88 *	4,527,073.76	610,676.29	4,994,449.11

* Current month employee obligations are a calculation of "Number of Employees" eligible for health care coverage during that month times the "Employee Share" (shown in the upper right corner of the sheet).

** Affordable Care Act (ACA) coverage is offered to employees once eligibility is determined. Eligibility is based on number of hours worked during the measurement period.

Employer					
Employer share	520	6,069	1,000,214.80	11,673,660.81	1,311,931.17
Employer share - HDHP	556	4,764	984,381.32	8,434,519.08	1,298,364.57
Total			2,416,522.00	24,635,253.65	3,220,972.03
+ Employee Share Split					
	FY19 Contribution Traditional		498.00	Subtotal	336,163.06
	Cobra		2,215.88	Subtotal	2,534.08
					338,697.14
	FY19 Contribution HDHP		308.00	Subtotal	242,373.56
	Cobra HD		1,960.28	Subtotal	-
					11,687.46
					242,373.56
					1,939,733.29
	Prior Year Reserve Repayment		20.70	Subtotal	29,605.59
					239,204.52

Expenditures

Since the health care plan is self-funded, both employee and employer contributions are collected and bills are paid from the accumulated funds.

	TRADITIONAL		HDHP	
	Current Month	Year-To-Date	Current Month	Year-To-Date
Claims				
Health Care Claims paid by TPA (Rehn)	1,476,570.52	14,585,179.80	678,438.57	3,755,216.10
Prescription Claims paid by Caremark	234,125.04	3,994,867.22	75,803.19	606,185.59
HRA	-	-	18,296.38	195,695.31
Total Claims Paid	1,710,695.56	18,580,047.02	772,538.14	4,557,097.00
Administration				
TPA (Rehn) fees and costs	18,397.83	186,966.24	-	-
TPA (Rehn) HRA fees and costs	-	-	12,088.28	120,979.55
Aetna Administration Fees	11,398.75	119,629.16	12,187.89	95,854.47
Consultant Fees	2,384.14	23,600.25	2,549.19	25,733.05
Stop Loss Premiums	147,818.48	1,354,588.36	158,052.07	1,127,641.11
Affordable Care Act Fee	11,387.30	70,323.67	12,175.66	45,652.69
Total Administration	191,386.50	1,755,107.68	197,053.09	1,415,860.87
Total Claims plus Administration	1,902,082.06	20,335,154.70	969,591.23	5,972,957.87
Adjustments				
Stop Loss reimbursements	-	(2,977,494.19)	-	-
Prescription Rebates	-	(408,732.37)	-	(99,992.00)
Health Care Claims refund	-	-	-	-
Claims reimbursements	-	(500.00)	-	-
Other adjustments	-	(25.00)	-	-
Total Adjustments	-	(3,386,751.56)	-	(99,992.00)
Total Expenditures	1,902,082.06	16,948,403.14	969,591.23	5,872,965.87

Obligations/Contributions

Health care obligations and contributions provide employee and employer amounts of health care contributions using different calculation methods.

Obligations are estimates of funds that employees and the district will be obligated to contribute, based on the plan year (July through June).

Returning employees are covered by the health care plan for the entire plan year, meaning the 12 month period July through June; both employee and employer are obligated to pay for 12 months of coverage. New employees pay for coverage from date of hire through June, the end of the plan year. If an employee works at all during a month, both employee and employer pay for the entire month of coverage.

Actual Contributions made by employees and benefits paid by the employer during the payroll process are shown on the sheet in the columns labeled "Collected." The division of payments is governed by the Collective Bargaining Agreements and Memorandums of Understanding between the district and the employee groups.

Employee-paid contributions are deductions from payroll checks. Employees who work 12 months make contributions each pay period. Many school district employees do not work 12 months, so contributions are collected for those employees during the 9 month period from September through May.

For this reason, contributions are generally larger than obligations for September through May and contributions are generally smaller than obligations for June, July and August.

The "Collected" columns show what is actually available for paying health care costs. The "Obligations" show what is estimated to be available by month, based on number of employees at the current rate of contributions.

**Kenai Peninsula Borough School District
Healthcare Expenditures Split
as of April 30, 2019**

	<u>Traditional Plan</u>				<u>HDHP</u>		
YTD Participants	6,069			YTD Participants	4,764		
Net Expenditures	16,948,403.14			Net Expenditures	5,872,965.87		
ER - Employer Cap \$1731.45	10,508,170.05			ER - Employer Cap \$1645.61	7,839,686.04		
EE - Employee Cap \$305.55	<u>1,854,382.95</u>			EE - Employee Cap \$182.85	<u>871,097.40</u>		
Total Cap Expenditure EE/ER	12,362,553.00			Total Cap Expenditure EE/ER	8,710,783.44		
Expenditures over Cap	4,585,850.14			Expenditures over Cap	-		
50/50 Split of Expenditures over Cap	<u>2,292,925.07</u>			50/50 Split of Expenditures over Cap	<u>-</u>		
ER Expenditures Up To Cap	10,508,170.05			ER Expenditures Up To Cap	5,285,669.28		
ER Expenditures Above Cap	<u>2,292,925.07</u>			ER Expenditures Above Cap	<u>-</u>		
Total ER Expenditures	12,801,095.12			Total ER Expenditures	5,285,669.28		
EE Expenditures Up To Cap	1,854,382.95			EE Expenditures Up To Cap	587,296.59		
EE Expenditures Above Cap	<u>2,292,925.07</u>			EE Expenditures Above Cap	<u>-</u>		
Total EE Expenditures	4,147,308.02			Total EE Expenditures	587,296.59		
Total ER & EE Expenditures	16,948,403.14			Total ER & EE Expenditures	5,872,965.87		
	<u>Traditional Summary</u>				<u>HDHP Summary</u>		
Through	YTD	YTD	REV Less	Through	YTD	YTD	REV Less
January 2019	EXP	REV	EXP	January 2019	EXP	REV	EXP
Employer	12,801,095.12	10,756,006.84	(2,045,088.28)	Employer	5,285,669.28	10,470,848.19	5,185,178.91
Employee	<u>4,147,308.02</u>	<u>2,815,511.30</u>	<u>(1,331,796.72)</u>	Employee	<u>587,296.59</u>	<u>1,939,733.29</u>	<u>1,352,436.70</u>
Totals	16,948,403.14	13,571,518.14	(3,376,885.00)	Totals	5,872,965.87	12,410,581.48	6,537,615.61
Obligation per Employee FY19		<u>Year-to-date</u>		Obligation per Employee FY19		<u>Year-to-date</u>	
498.00 EE/1923.49 ER Split	2,421.49	2,421.49		308.00 EE/1770.47 ER Split	2,078.47	2,078.47	
Monthly Cost per Employee - ER		2109.26		Monthly Cost per Employee - ER		1109.50	
Monthly Cost per Employee - EE + Cobra		<u>683.36</u>		Monthly Cost per Employee - EE + Cobra		<u>123.28</u>	
		2792.62				1232.78	
Current Variance		(371.13)		Current Variance		845.69	

Obligations indicate the funds that will be accumulated per employee per month. Expenditures are amounts that have been paid through the plan.

A positive number for "current variance" represents the amount per employee per month that is estimated to be collected above the amount spent year-to-date. A negative number represents the amount of expenditures (per employee per month) that are more than what is estimated to be collected for payment of those expenditures.

Kenai Peninsula Borough School District 2019-20 District Wide Calendar

C School Closes	O School Opens
E End of Quarter	CI PT Conference/Inservice
H Legal Holiday	V Vacation Day
IW Inservice/Work	ER Early Release Day

July 2019							August 2019							September 2019							October 2019							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4 ^H	5	6						1	2	3	1	2 ^H	3	4	5	6	7				1	2	3	4	5
7	8	9	10	11	12	13	4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12	
14	15	16	17	18	19	20	11	12	13 ^{IW}	14 ^{IW}	15 ^{IW}	16 ^{IW}	17	15	16	17	18 ^{ER}	19	20	21	13	14	15	16 ^{ER}	17	18 ^{IW/E}	19	
21	22	23	24	25	26	27	18	19 ^{IW}	20 ^O	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26	
28	29	30	31				25	26	27	28	29	30	31	29	30						27	28	29	30	31			
# of Inservice Days: _____							# of Inservice Days: 5							# of Inservice Days: 0							# of Inservice Days: 1							
# of Student Days: _____							# of Student Days: 9							# of Student Days: 20							# of Student Days: 22							
# of Teacher Days: _____							# of Teacher Days: 14							# of Teacher Days: 21							# of Teacher Days: 23							
November 2019							December 2019							January 2020							February 2020							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1 ^{CI}	2	1	2	3	4	5	6	7				1 ^H	2 ^V	3 ^V	4							1	
3	4 ^{CI}	5	6	7	8	9	8	9	10	11	12	13	14	5	6 ^{IW/E}	7	8	9	10	11	2	3	4	5	6	7	8	
10	11 ^V	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15 ^{ER}	16	17	18	9	10	11	12	13	14 ^{CI}	15	
17	18	19	20	21	22	23	22	23 ^V	24 ^V	25 ^H	26 ^V	27 ^V	28	19	20	21	22	23	24	25	16	17 ^{CI}	18	19 ^{ER}	20	21	22	
24	25	26	27	28 ^H	29 ^H	30	29	30 ^V	31 ^V					26	27	28	29	30	31	23	24	25	26	27	28	29		
# of Inservice Days: 2							# of Inservice Days: 0							# of Inservice Days: 1							# of Inservice Days: 2							
# of Student Days: 16							# of Student Days: 15							# of Student Days: 19							# of Student Days: 18							
# of Teacher Days: 20							# of Teacher Days: 16							# of Teacher Days: 21							# of Teacher Days: 20							
March 2020							April 2020							May 2020							June 2020							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6 ^{IW/E}	7					1	2	3	4						1	2	1	2	3	4	5	6	
8	9 ^V	10 ^V	11 ^V	12 ^V	13 ^V	14	5	6	7	8	9	10 ^V	11	3	4	5	6	7	8	9	7	8	9	10	11	12	13	
15	16	17	18 ^{ER}	19	20	21	12	13	14	15 ^{ER}	16	17	18	10	11	12	13	14	15	16	14	15	16	17	18	19	20	
22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20 ^C	21 ^{IW}	22	23	21	22	23	24	25	26	27	
29	30	31					26	27	28	29	30			24	25 ^H	26	27	28	29	30	28	29	30					
# of Inservice Days: 1							# of Inservice Days: 0							# of Inservice Days: 1							# of Inservice Days: _____							
# of Student Days: 16							# of Student Days: 21							# of Student Days: 14							# of Student Days: _____							
# of Teacher Days: 17							# of Teacher Days: 21							# of Teacher Days: 15							# of Teacher Days: _____							

End of Quarter				Inservice Dates				Legal Holidays & Vacation Days			
1st Quarter	42 days	Teacher First	August 13	August 13, 14, 15, 16, 19	October 18	Independence Day	July 4				
2nd Quarter	40 days	Teacher Last	May 21	January 6	March 6	Labor Day	September 2				
3rd Quarter	41 days	Student First	August 20	May 21	November 11 & April 10	Thanksgiving	November 28-29				
4th Quarter	47 days	Student Last	May 20			Winter Break	Dec 23-Jan 3				
	170 days	PT Conference/IS Days				Spring Break	March 9-13				
		November 1, 4	February 14, 17			Vacation Day	Nov 11 & April 10				
Approved: 12/5/2016						Memorial Day	May 25				
Dept of Ed. Approved: 12/6/2018											