

Stacey Cockroft

From: Stacey Cockroft
Sent: Wednesday, January 8, 2020 8:58 AM
To: Anne McCabe; Dave Jones; David Brighton; Elizabeth Hayes; Jimmy Love; Joel Burns; Kristen Vix; Laura Wertanen; Matt Fischer; Stephanie Bohrsen; Vaughn Dosko
Subject: Specific Stop Loss 12/31/2019

Good Morning,

Below is the Specific Stop loss Report through 12/31/2019.

Subscriber	Total Amt	Amt over Spec	Amt Requested	Amt Reimbursed	Non Reimbursed Expenses	Amt Open
1	\$ 1,611,311.04	\$ 1,391,311.04	\$ 1,391,311.04	\$ 1,245,110.70		\$ 146,200.34
2	\$ 1,346,442.06	\$ 1,126,442.06	\$ 1,126,442.06	\$ 983,153.23		\$ 143,288.83
3	\$ 367,350.40	\$ 147,350.40	\$ 147,350.40	\$ -		\$ 147,350.40
4	\$ 358,314.87	\$ 138,314.87	\$ 138,314.87	\$ 135,071.97		\$ 3,242.90
5	\$ 322,550.39	\$ 102,550.39	\$ 102,550.39	\$ -		\$ 102,550.39
6	\$ 278,763.92	\$ 58,763.92	\$ 58,763.92	\$ 38,951.16		\$ 19,812.76
7	\$ 270,083.14	\$ 50,083.14	\$ 50,083.14	\$ -		\$ 50,083.14
8	\$ 250,602.33	\$ 30,602.33	\$ 30,602.33	\$ 28,704.53		\$ 1,897.80
9	\$ 234,859.54	\$ 14,859.54	\$ 14,859.54	\$ 14,859.54		\$ -
	\$ 5,040,277.69	\$ 3,060,277.69	\$ 3,060,277.69	\$ 2,445,851.13	\$ -	\$ 614,426.56

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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Stacey Cockroft

From: Stacey Cockroft
Sent: Monday, December 30, 2019 9:55 AM
To: Dave Jones
Cc: Culbertson, Nicole; Hebert, Curtis; Meyhoff, Jennifer
Subject: Open Enrollment numbers

Hi Dave,

Below are the total open enrollment changes:

Traditional to HRA	Traditional To HSA	HRA to HSA	ELECTED HRA COVERAGE - Previously Opted Out	DECLINING COVERAGE
395	58	19	5	25
Total HSA enrollments: 77				

Thanks!

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Kenai Peninsula Borough School District	<u>Reserve Account</u>	<u>As of 6-30-18</u>	<u>As of 6-30-19</u>	<u>FY19 Monthly Contribution - Traditional</u>
	Employee Share	471,065.27	750,000.00	Employee Share *
Health Care Committee Monthly recap as of November 30, 2019.	Employer Share	1,572,408.17	2,418,648.76	Employer Share
				<u>2,659.73</u>
				3,129.09
				<u>FY19 Monthly Contribution - HDHP</u>
				Employee Share *
				Employer Share
				<u>302.34</u>
				<u>1,713.29</u>
				2,015.63

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	284	1,404	133,298.24	658,981.44	198,304.60	594,327.10
KPEA Employees - HDHP	282	1,389	85,259.88	419,950.26	125,912.82	377,335.34
KPEA Repay EE Reserve						
KPESA Employees	158	797	74,158.88	374,079.92	106,084.76	337,929.78
KPESA Employees - HDHP	193	893	58,351.62	269,989.62	81,463.64	246,801.14
KPESA Repay EE Reserve						
Administrators	19	94	8,917.84	44,119.84	12,878.76	40,628.28
Administrators - HDHP	38	187	11,488.92	56,537.58	15,847.38	53,086.14
Admin Repay EE Reserve						
Board Members	1	5	469.36	2,346.80	275.00	3,244.50
Board Members - HDHP	3	15	907.02	4,535.10	825.00	4,125.00
Board Repay EE Reserve						
Exempt Employees	10	51	4,693.60	23,937.36	4,550.40	24,109.20
Exempt Employees - HDHP	16	80	4,837.44	24,187.20	5,399.67	24,531.99
Exempt Repay EE Reserve						
Affordable Care Act **			0.00	0.00		
ACA Empl Repay EE Reserve						
Total Employees on Payroll	1,004	4,915	382,382.80	1,878,665.12	551,542.03	1,706,118.47
COBRA Payers (FY20 = \$2534.08)	2	12	4,431.76	26,590.56	1,886.06	22,158.70
COBRA HD Payers (FY20 = \$1886.06)	1	15	1,960.28	29,404.20	2,534.08	17,622.56
Total Employees	1,007	4,942	388,774.84 *	1,934,659.88	555,962.17	1,745,899.73

* 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	472	2,351	1,255,392.56	6,253,025.23	1,380,664.37	4,268,588.78
Employer share - HDHP	532	2,564	911,470.28	4,392,875.56	1,197,991.00	3,695,138.16
Total			2,555,637.68	12,580,560.67	3,134,617.54	9,709,626.67

+ Employee Share Split	FY20 Contribution Traditional	469.36	Subtotal	322,093.52	1,000,238.86
	Cobra	2,534.08	Subtotal	1,886.06	22,158.70
				<u>323,979.58</u>	<u>1,022,397.56</u>
	FY20 Contribution HDHP	302.34	Subtotal	229,448.51	705,879.61
	Cobra HD	1,886.06	Subtotal	2,534.08	17,622.56
				<u>231,982.59</u>	<u>723,502.17</u>

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)	1,195,108.40	5,090,890.05	419,255.35	2,809,281.98
Prescription Claims paid by Caremark	471,292.06	1,594,712.23	73,727.00	374,549.68
HRA	-	-	32,807.54	140,660.88
Total Claims Paid	1,666,400.46	6,685,602.28	525,789.89	3,324,492.54
Administration				
TPA (Rehn) fees and costs	17,629.09	78,736.46	-	-
TPA (Rehn) HRA fees and costs	-	-	16,618.21	114,876.07
Aetna Administration Fees	10,288.73	50,494.96	11,569.39	55,119.80
Consultant Fees	-	-	-	-
Stop Loss Premiums	135,028.90	665,149.74	151,836.29	726,301.57
Affordable Care Act Fee	-	22,082.83	-	23,903.89
Total Administration	162,946.72	816,463.99	180,023.89	920,201.33
Total Claims plus Administration	1,829,347.18	7,502,066.27	705,813.78	4,244,693.87
Adjustments				
Stop Loss reimbursements	(328,680.45)	(1,475,785.11)	-	-
Prescription Rebates	(131,508.69)	(261,640.81)	(46,134.50)	(144,430.54)
Health Care Claims refund	-	-	-	-
Claims reimbursements	(500.00)	(2,150.00)	(750.00)	(750.00)
Other adjustments	-	-	-	-
Total Adjustments	(460,689.14)	(1,739,575.92)	(46,884.50)	(145,180.54)
Total Expenditures	1,368,658.04	5,762,490.35	658,929.28	4,099,513.33

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 November 30, 2019.**

Traditional Plan				HDHP			
YTD Participants	2,351			YTD Participants	2,564		
Net Expenditures	5,762,490.35			Net Expenditures	4,099,513.33		
ER - Employer portion (85%)	<u>4,898,116.80</u>			ER - Employer portion (85%)	<u>3,484,586.33</u>		
EE - Employee portion (15%)	<u>864,373.55</u>			EE - Employee portion (15%)	<u>614,927.00</u>		
Total ER & EE Expenditures	5,762,490.35			Total ER & EE Expenditures	4,099,513.33		
Traditional Summary				HDHP Summary			
Through Current Month	YTD EXP	YTD REV	REV Less EXP	Through Current Month	YTD EXP	YTD REV	REV Less EXP
Employer	4,898,116.80	4,268,588.78	(629,528.02)	Employer	3,484,586.33	3,695,138.16	210,551.83
Employee	<u>864,373.55</u>	<u>1,022,397.56</u>	<u>158,024.01</u>	Employee	<u>614,927.00</u>	<u>723,502.17</u>	<u>108,575.17</u>
Totals	5,762,490.35	5,290,986.34	(471,504.01)	Totals	4,099,513.33	4,418,640.33	319,127.00
Obligation per Employee FY20	Year-to-date			Obligation per Employee FY20	Year-to-date		
469.36 EE/2659.73 ER Split	3,129.09	3,129.09		302.34 EE/1713.29 ER Split	2,015.63	2,015.63	
Monthly Cost per Employee - ER		2083.42		Monthly Cost per Employee - ER		1359.04	
Monthly Cost per Employee - EE + Cobra		<u>367.66</u>		Monthly Cost per Employee - EE + Cobra		<u>239.83</u>	
		2451.08				1598.87	
Current Variance		678.01		Current Variance		416.76	

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	<u>Reserve Account</u>	<u>As of 6-30-18</u>	<u>As of 6-30-19</u>	<u>FY19 Monthly Contribution - Traditional</u>
Health Care Committee Monthly recap	Employee Share	471,065.27	750,000.00	Employee Share *
as of December 31, 2019.	Employer Share	1,572,408.17	2,418,648.76	Employer Share
				<u>2,659.73</u>
				3,129.09

	<u>FY19 Monthly Contribution - HDHP</u>
	Employee Share *
	302.34
	Employer Share
	<u>1,713.29</u>
	2,015.63

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	283	1,687	132,828.88	791,810.32	196,544.50	790,871.60
KPEA Employees - HDHP	283	1,672	85,562.22	505,512.48	125,879.37	503,214.71
KPEA Repay EE Reserve						
KPESA Employees	156	953	73,220.16	447,300.08	105,146.04	443,075.82
KPESA Employees - HDHP	190	1,083	57,444.60	327,434.22	80,485.28	327,286.42
KPESA Repay EE Reserve						
Administrators	19	113	8,917.84	53,037.68	12,878.76	53,507.04
Administrators - HDHP	38	225	11,488.92	68,026.50	15,847.38	68,933.52
Admin Repay EE Reserve						
Board Members	1	6	469.36	2,816.16	275.00	3,519.50
Board Members - HDHP	3	18	907.02	5,442.12	825.00	4,950.00
Board Repay EE Reserve						
Exempt Employees	10	61	4,693.60	28,630.96	4,550.40	28,659.60
Exempt Employees - HDHP	17	97	5,139.78	29,326.98	5,399.67	29,931.66
Exempt Repay EE Reserve						
Affordable Care Act **			0.00	0.00		
ACA Empl Repay EE Reserve						
Total Employees on Payroll	1,000	5,915	380,672.38	2,259,337.50	547,831.40	2,253,949.87
COBRA Payers (FY20 = \$2534.08)	1	13	2,215.88	28,806.44	5,725.75	27,884.45
COBRA HD Payers (FY20 = \$1886.06)	1	16	1,960.28	31,364.48	2,055.94	19,678.50
Total Employees	1,002	5,944	384,848.54 *	2,319,508.42	555,613.09	2,301,512.82

* 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	469	2,820	1,247,413.37	7,500,438.60	1,369,997.91	5,638,586.69
Employer share - HDHP	531	3,095	909,756.99	5,302,632.55	1,192,234.13	4,887,372.29
Total			2,542,018.90	15,122,579.57	3,117,845.13	12,827,471.80

+ Employee Share Split	FY20 Contribution Traditional	469.36	Subtotal	319,394.70	1,319,633.56
	Cobra	2,534.08	Subtotal	5,725.75	27,884.45
				<u>325,120.45</u>	<u>1,347,518.01</u>
	FY20 Contribution HDHP	302.34	Subtotal	228,436.70	934,316.31
	Cobra HD	1,886.06	Subtotal	2,055.94	19,678.50
				<u>230,492.64</u>	<u>953,994.81</u>

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)	1,982,449.11	7,073,339.16	746,098.30	3,555,380.28
Prescription Claims paid by Caremark	397,952.62	1,992,664.85	69,028.41	443,578.09
HRA	-	-	26,687.51	167,348.39
Total Claims Paid	2,380,401.73	9,066,004.01	841,814.22	4,166,306.76
Administration				
TPA (Rehn) fees and costs	21,339.38	100,075.84	-	-
TPA (Rehn) HRA fees and costs	-	-	25,807.15	140,683.22
Aetna Administration Fees	10,211.76	60,706.72	11,558.84	66,678.64
Consultant Fees	-	-	-	-
Stop Loss Premiums	132,043.67	797,193.41	149,462.19	875,763.76
Affordable Care Act Fee	-	22,082.83	-	23,903.89
Total Administration	163,594.81	980,058.80	186,828.18	1,107,029.51
Total Claims plus Administration	2,543,996.54	10,046,062.81	1,028,642.40	5,273,336.27
Adjustments				
Stop Loss reimbursements	(293,097.06)	(1,768,882.17)	-	-
Prescription Rebates	-	(261,640.81)	-	(144,430.54)
Health Care Claims refund	-	-	-	-
Claims reimbursements	(550.00)	(2,700.00)	-	(750.00)
Other adjustments	-	-	-	-
Total Adjustments	(293,647.06)	(2,033,222.98)	-	(145,180.54)
Total Expenditures	2,250,349.48	8,012,839.83	1,028,642.40	5,128,155.73

Obligations/Contributions

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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 December 31, 2019.**

Traditional Plan				HDHP			
YTD Participants	2,820			YTD Participants	3,095		
Net Expenditures	8,012,839.83			Net Expenditures	5,128,155.73		
ER - Employer portion (85%)	<u>6,810,913.86</u>			ER - Employer portion (85%)	<u>4,358,932.37</u>		
EE - Employee portion (15%)	<u>1,201,925.97</u>			EE - Employee portion (15%)	<u>769,223.36</u>		
Total ER & EE Expenditures	8,012,839.83			Total ER & EE Expenditures	5,128,155.73		
Traditional Summary				HDHP Summary			
Through	YTD	YTD	REV Less	Through	YTD	YTD	REV Less
Current Month	EXP	REV	EXP	Current Month	EXP	REV	EXP
Employer	6,810,913.86	5,638,586.69	(1,172,327.17)	Employer	4,358,932.37	4,887,372.29	528,439.92
Employee	<u>1,201,925.97</u>	<u>1,347,518.01</u>	<u>145,592.04</u>	Employee	<u>769,223.36</u>	<u>953,994.81</u>	<u>184,771.45</u>
Totals	8,012,839.83	6,986,104.70	(1,026,735.13)	Totals	5,128,155.73	5,841,367.10	713,211.37
Obligation per Employee FY20				Obligation per Employee FY20			
469.36 EE/2659.73 ER Split	<u>3,129.09</u>		<u>3,129.09</u>	302.34 EE/1713.29 ER Split	<u>2,015.63</u>		<u>2,015.63</u>
Monthly Cost per Employee - ER	2415.22			Monthly Cost per Employee - ER	1408.38		
Monthly Cost per Employee - EE + Cobra	<u>426.21</u>			Monthly Cost per Employee - EE + Cobra	<u>248.54</u>		
	2841.43				1656.92		
Current Variance	287.66			Current Variance	358.71		

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.