



The School District of Osceola County Employee Benefits Committee Meeting

Agenda

January 19, 2022

- I. **Welcome (2 minutes)**
 - a. Speaking order volunteer
 - b. Timekeeper volunteer

- II. **Reports (5 minutes)**
 - a. Highlights and committee questions on monthly reports and Health Plan Analysis

- III. **Advent Health Update (20 minutes)**

- IV. **Member concerns, tracking and brainstorming solutions (40 minutes)**

- V. **Other concerns and updates (18 minutes)**

The next meeting will be held on **February 16, 2022** at **4:30 pm** in the **Multipurpose Room** located at The Center for Employee Health 831 Simpson Road, in Kissimmee **or WebEx** (if needed).

Employee Benefits Committee Meeting

2021-2022 Membership

OCEA

Judi Crowell – St Cloud HS (v)
Kim Castro-Stevens – HTES(v)
April Isaacs – St. Cloud HS/VP (v)
Ruth Nelson – Osceola HS (v)
Lare Allen – OCEA/ESP Pres (v)
Vacant (Alternate)

Teamsters

Vacant (v)
Gary Conroy – Teamsters (v)

Provider Representatives

Kelly Johnson – Lincoln Financial Group
Mark Tafuri- VSP
Belinda Gonzalez – Humana (Dental)
Tom Remus - MetLife Life Ins.
Mayra Diaz – Aither Benefits Champion
Laura Hirsch – Aither Cofounder & co-CEO
Lisa True – Aither Cofounder & co-CEO
Melissa Fritz – Aither Director of Operations
Mohammad Abdallah – Aither Account Manager
Contance Crawford – Evolutions Healthcare
Jay Weingart – Trustmark

Risk & Benefits Management/SDOC

Lauren M. Haddox – Director
LaTasha Aponte – Employee Benefits Supervisor
Jack Achenbach – Wellness Specialist
Vanessa Louis - Secretary
Sarah Graber – Chief Business & Finance Officer
John Boyd – Chief Negotiator
Randy Shuttera – Chief Negotiator

Prof. Support Council

Felicia Bracy – School Operations (v)

ESP

Barb Gleason – OCSA (v)
Susan Compton – Custodial Servs. (v)

Retirees

Vacant – Retired Teacher

Benefits Consultant

Ashley Bacot - ProvInsure
Carolyn Grant - ProvInsure
Barry Murphy – ProvInsure

Center for Employee Health

Kenneth Aldridge - RosenCare

Health Plan Analysis 01/01/2022

Summary

Plan	TALLIES	Total	%
Healthy Essentials	1193	7392	16.14%
Healthy Essentials Wellness	2060	7392	27.87%
Healthy Advantage Plus	943	7392	12.76%
Healthy Advantage Plus Wellness	2290	7392	30.98%
Opt Out Credit Plan	902	7392	12.20%

PROJECTED REVENUE BASED ON CURRENT ENROLLMENT MINUS ADMIN FEES

Board Paid	\$49,775,192.00
Employee Premium	\$7,178,480.00
Retiree Premium	\$817,045.08
SubTotal	\$57,770,717.08
Administration Fees	(5,289,623.40)
Total	52,481,093.68

DESCRIPTION	OPTION	TALLIES	Board Share		Employee Premium			Retiree Premium			
			Per Pay	Per Year	Per Pay	Per Year	Per Month	Per Year			
Healthy Advantage Plus	1	754	341.30	257,340.20	5,146,804.00	50.00	37,700.00	754,000.00			
Healthy Advantage Plus	2	17	341.30	5,802.10	116,042.00	435.00	7,395.00	147,900.00			
Healthy Advantage Plus	3	104	341.30	35,495.20	709,904.00	245.00	25,480.00	509,600.00			
Healthy Advantage Plus	4	16	341.30	5,460.80	109,216.00	580.00	9,280.00	185,600.00			
Healthy Advantage Plus	5	26	341.30	8,873.80	177,476.00	220.00	5,720.00	114,400.00			
Healthy Advantage Plus	6	26	341.30	8,873.80	177,476.00	0.00	0.00	0.00			
Healthy Advantage Plus Wellness	1	1694	341.30	578,162.20	11,563,244.00	25.00	42,350.00	847,000.00			
Healthy Advantage Plus Wellness	2	49	341.30	16,723.70	334,474.00	385.00	18,865.00	377,300.00			
Healthy Advantage Plus Wellness	3	267	341.30	91,127.10	1,822,542.00	195.00	52,065.00	1,041,300.00			
Healthy Advantage Plus Wellness	4	51	341.30	17,406.30	348,126.00	530.00	27,030.00	540,600.00			
Healthy Advantage Plus Wellness	5	71	341.30	24,232.30	484,646.00	170.00	12,070.00	241,400.00			
Healthy Advantage Plus Wellness	6	71	341.30	24,232.30	484,646.00	0.00	0.00	0.00			
Healthy Advantage Plus Wellness	7	1	341.30	341.30	6,826.00	385.00	385.00	7,700.00			
Healthy Advantage Plus Wellness	8	1	341.30	341.30	6,826.00	530.00	530.00	10,600.00			
Healthy Advantage Plus Wellness (JS)	1	0	170.65	0.00	0.00	195.65	0.00	0.00			
Healthy Advantage Plus Wellness Retiree	1	78							629.83	49,126.74	589,520.88
Healthy Advantage Plus Wellness Retiree	2	5							1,322.58	6,612.90	79,354.80
Healthy Advantage Plus Wellness Retiree	3	0							973.85	0.00	0.00
Healthy Advantage Plus Wellness Retiree	4	2							1,703.64	3,407.28	40,887.36
Healthy Essentials Wellness	1	1626	341.30	554,953.80	11,099,076.00	0.00	0.00	0.00			
Healthy Essentials Wellness	2	38	341.30	12,969.40	259,388.00	325.00	12,350.00	247,000.00			
Healthy Essentials Wellness	3	186	341.30	63,481.80	1,269,636.00	152.00	28,272.00	565,440.00			
Healthy Essentials Wellness	4	49	341.30	16,723.70	334,474.00	452.00	22,148.00	442,960.00			
Healthy Essentials Wellness	5	74	341.30	25,256.20	505,124.00	20.00	1,480.00	29,600.00			
Healthy Essentials Wellness	6	74	341.30	25,256.20	505,124.00	0.00	0.00	0.00			
Healthy Essentials Wellness	7	0	341.30	0.00	0.00	325.00	0.00	0.00			
Healthy Essentials	1	1059	341.30	361,436.70	7,228,734.00	25.00	26,475.00	529,500.00			
Healthy Essentials	2	19	341.30	6,484.70	129,694.00	375.00	7,125.00	142,500.00			
Healthy Essentials	3	58	341.30	19,795.40	395,908.00	202.00	11,716.00	234,320.00			
Healthy Essentials	4	19	341.30	6,484.70	129,694.00	502.00	9,538.00	190,760.00			
Healthy Essentials	5	19	341.30	6,484.70	129,694.00	50.00	950.00	19,000.00			
Healthy Essentials	6	19	341.30	6,484.70	129,694.00	0.00	0.00	0.00			
Healthy Essentials Wellness Retiree	1	11							588.17	6,469.87	77,638.44
Healthy Essentials Wellness Retiree	2	2							1,235.15	2,470.30	29,643.60
Healthy Essentials Wellness Retiree	3	0							906.57	0.00	0.00
Opt Out Credit Plan	1	902	341.30	307,852.60	6,157,052.00	0.00	0.00	0.00			
Job Share Declined Benefits	0	4	170.65	682.60	13,652.00						
FSA Extra \$250	1	1182	250.00		295,500.00						
Total Employees and Retirees		7392		2,488,759.60	49,775,192.00		358,924.00	7,178,480.00	68,087.09	817,045.08	

Option Legend	
Single	1
Spouse	2
Child(ren)	3
Family	4
Half Family Primary	5
Half Family Secondary	6
Domestic Partner	7
Child(ren) +DP	8
DP +DP Child(ren)	9
Child(ren) + DP + DP Child(ren)	10

Revenue Totals Per Year

Board Paid	\$49,775,192.00
Employee Premium	\$7,178,480.00
Retiree Premium	\$817,045.08
Total	\$57,770,717.08

Center for Employee Health and Advisor **Update**

**Benefits
Committee
Monthly Update
December 2021**

Plan year: 10/1/2021 – 9/30/2022



People Helping People

Every Child, Every Chance, Every Day!



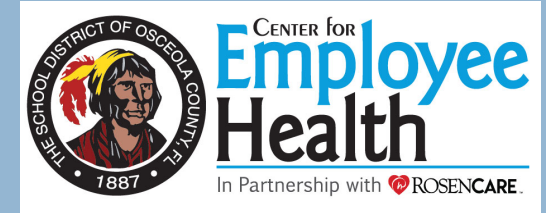
Every Child, Every Chance, Every Day!



Health Center Update

“People Helping People”

Center for Employee Health



UTILIZATION OVERVIEW

Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	1,386	8	86	1,292	891	54
Chiropractor	192	3	14	175	104	9
Physical Therapy	226	5	15	206	92	10
Wellness Coaching	117	1	3	113	95	9
Disease Management	5	0	1	4	4	1
Occupational Health	207	0	12	195	35	10
Workers Comp	284	3	9	272	121	12
Overall - Total	2,417	20	140	2,257		

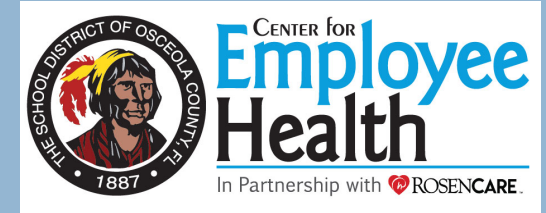
**November 1 –
November 30, 2021**

**MAIN
LOCATION**

Individuals that have accessed the Center for Employee Health 1-2 times, 3-5, 6+ times in the selected time frame.

Service Type	1-2 Times	3-5 Times	6+ Times
Medical	810	79	2
Chiropractor	84	20	0
Physical Therapy	67	20	5
Wellness Coaching	93	2	0
Disease Management	4	0	0
Occupational Health	33	1	1
Workers Comp	86	28	7

Center for Employee Health



UTILIZATION OVERVIEW

November 1 – November 30, 2021

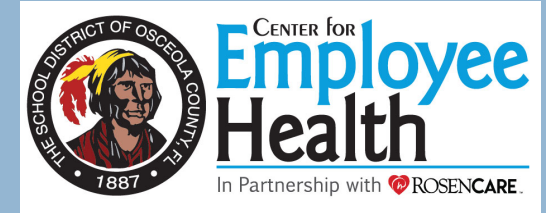
Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	43	3	4	36	33	6
Overall - Total	43	3	4	36		

**POINCIANA
LOCATION**

Individuals that have accessed the Center for Employee Health 1-2 times, 3-5, 6+ times in the selected time frame.

Service Type	1-2 Times	3-5 Times	6+ Times
Medical	33	0	0

Center for Employee Health



MAIN LOCATION: Medical

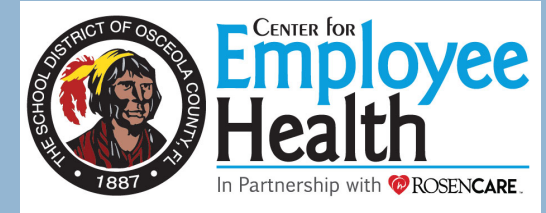
7am	27	25	27	13	19	
8am	27	37	32	21	16	13
9am	40	47	32	22	26	9
10am	41	35	24	18	21	11
11am	32	23	17	12	8	2
12pm	18	24	4	11	15	
1pm	25	20	17	10	15	
2pm	26	31	22	16	22	
3pm	32	29	24	10	18	
4pm	36	25	25	9	20	
5pm	29	11	9	6	18	
6pm	19	2	4	4	8	
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

November 1 – November 30, 2021

POINCIANA LOCATION: Medical

6am		1	
7am		8	
8am		6	
9am		4	
10am		7	
11am		3	
1pm			1
2pm			2
3pm			1
4pm			3
	Monday		Friday

Center for Employee Health

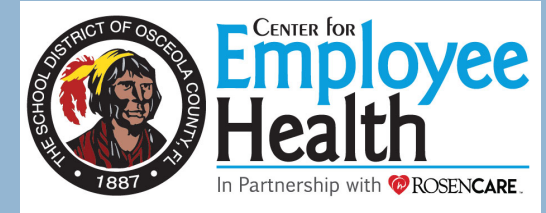


7am		6			2	
8am		6			3	1
9am	9	7	5	5	3	1
10am	9	5	3	3		1
11am	9	4	5	2	3	1
12pm	2	3	2	2	3	
1pm	6	4	3	4	1	
2pm	5	7	3	5		
3pm	4		4	3		
4pm	8		5	4		
5pm			4			
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

**November 1 –
November 30, 2021**

**MAIN LOCATION:
Chiropractor**

Center for Employee Health



7am	4	7	4	6	1	
8am	3	10	3	2		4
9am	4	8	4	4	1	
10am	6	12	3	5		1
11am	7	9	5	5		1
12pm	3	4	4	1		
1pm	4		5	3	1	
2pm	3	6	2	2		
3pm	7	4	5	2	1	
4pm	3	9	8	3	1	
5pm		4	1		1	
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

**November 1 –
November 30, 2021**

**MAIN LOCATION:
Physical Therapy**

Center for Employee Health



TRENDING INFORMATION: Dec 2020 – Nov 2021

Completed Encounters	Medical Encounters												Total
	2020	2021											
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	
CON	3		9	4									16
EAP 60	31	37	35	41	24	16	15	16	8	7	6		236
EAP EST									12	5	4		21
EYE EXAM	27	26	23	33	18	26	12	45	16	14		25	265
MAMMO	7	17											24
MED EST	299	273	316	412	298	277	345	337	257	291	350	358	3,813
MED EST 60	153	141	221	223	167	140	218	184	161	144	141	149	2,042
MED NEW	62	61	73	67	58	39	43	41	42	41	45	37	609
MED URGEST	86	68	104	100	75	48	69	74	78	86	60	45	893
MED URGNEW	34	28	34	36	24	3	18	15	14	21	16	15	258
MNTLHEALTH							7	64	47	67	80	90	355
NV LAB	240	257	242	276	264	173	240	268	208	218	211	248	2,845
TELEHEALTH	106	104	124	150	147	168	156	134	213	184	194	226	1,906
TeleVisit	29	39	21	20	10	9	3	3	6	4	4	9	157
X-Ray 30	41	39	124	131	100	73	134	99	115	134	114	90	1,194
Total	1,118	1,090	1,326	1,493	1,185	972	1,260	1,280	1,177	1,216	1,225	1,292	14,634

Center for Employee Health

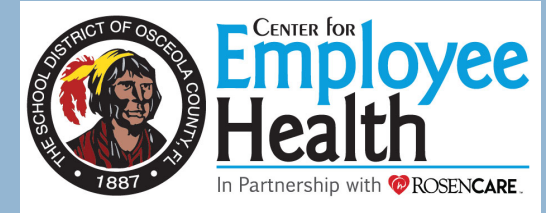
TRENDING INFORMATION: Dec 2020 – Nov 2021



Completed Encounters	2020	2021		Physical Therapy									Total
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	
PT ESTPT	175	176	193	255	190	181	151	181	144	217	159	161	2,183
PT ESTPT45					2	12	16	15	1	3	9	6	64
PT NEWPT	44	39	47	43	47	37	61	38	42	39	32	39	508
Total	219	215	240	298	239	230	228	234	187	259	200	206	2,755

Completed Encounters	2020	2021		Wellness Coaching									Total
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	
COACH GRP	9	9	6	3	8	5				1	3	1	45
NUTR EST	1	1	5	5	12	6	14	17	24	36	27	32	180
NUTR NEW	3	3	10	13	14	11	20	25	20	27	22	23	191
NUTRTELEST	71	96	91	100	98	88	97	72	58	82	77	50	980
NUTRTELNEW	22	20	21	27	19	24	22	14	8	7	7	7	198
Total	106	129	133	148	151	134	153	128	110	153	136	113	1,594

Center for Employee Health

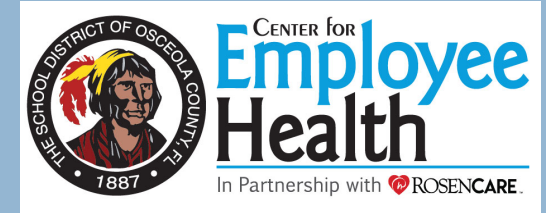


TRENDING INFORMATION: Dec 2020 – Nov 2021

Completed Encounters	2020	2021											Total
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	
MED WCEST							7	22	53	84	81	75	322
MED WCNEW							6	15	41	57	73	51	243
PT WCEST	63	61	34	43	40	44	32	67	71	93	104	115	767
PT WCNEW	7	7	5	3	10	12	9	8	10	15	17	23	126
WC Chiro45											2	2	4
WC ChPT										10	5	6	21
Total	70	68	39	46	50	56	54	112	175	259	282	272	1,483

Count	2020	2021											Total
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	
DM - Outreach									1				1
Lab Results	205	171	187	199	182	104	96	109	82	51	30	28	1,444
Medical - Outreach		1			7	15	9	8	3	6	2	9	60
Professional Collaboration		10	17	13	25	20	13	21	35	27	34	41	256
Question for Provider	18	28	15	15	20	21	18	17	21	12	16	15	216
Rx	98	75	88	117	98	68	67	69	70	54	57	61	922
Total	321	285	307	344	332	228	203	224	212	150	139	154	2,899

Center for Employee Health



TRENDING INFORMATION: Dec 2020 – Nov 2021

Completed Encounters	2020	2021											Total
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	
OCC	150	149	146	121	102	65	125	318	353	227	265	177	2,198
OCC 60								11	17	14	10	18	70
Total	150	149	146	121	102	65	125	329	370	241	275	195	2,268

Completed Encounters	2020	2021											Total
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	
CHPT EST	114	132	190	194	181	160	201	173	149	139	148	144	1,925
CHPT NP	27	30	27	34	29	27	32	11	22	25	30	31	325
CHPT URG										1			1
Total	141	162	217	228	210	187	233	184	171	165	178	175	2,251

Satisfaction Survey for November 2021:

4.837 / 5



760 surveys completed November 2021:

Average score since 10/2019:

4.75

Number of surveys completed in past months

Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21	June 21	July 21	Aug 21	Sep 21	Oct 21
388	410	322	406	385	388	559	652	643	799	718	715	776	788

Every Child, Every Chance, Every Day!



Advisor / Financial Update

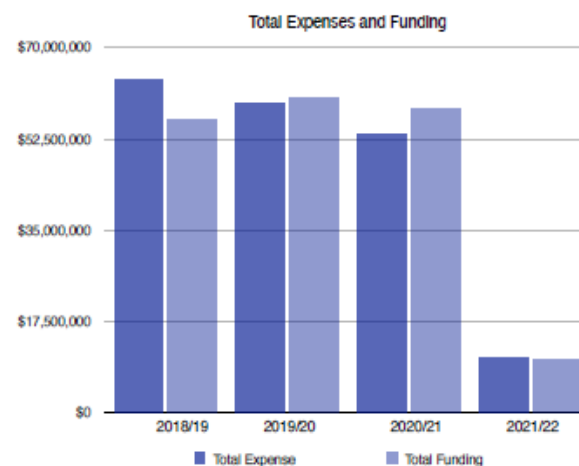
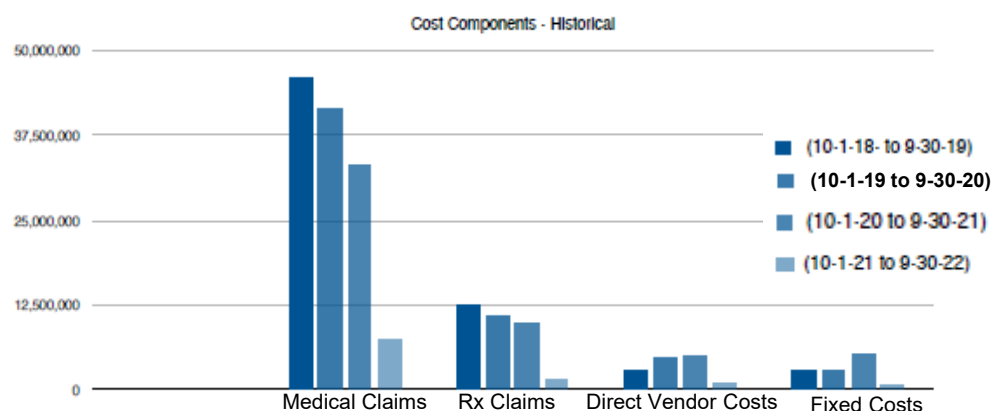
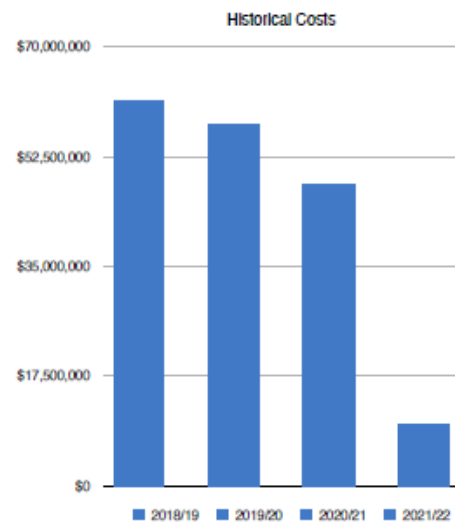


Historical Costs / Plan Year

School District of Osceola County

Date Range: (10-1-18 to 9-30-19) (10-1-19 to 9-30-20) (10-1-20 to 9-30-21) (10-1-21 to 11-30-21)

Cost Component	2018/19 Plan	2019/20 Plan	2020/21 Plan	2020/21 Plan
Medical Claims	\$45,967,272	\$41,566,112	\$33,140,969	\$7,341,168
Rx Claims	\$12,307,935	\$11,049,021	\$9,844,133	\$1,489,379
Direct Contract Vendors	\$3,000,000	\$4,835,823	\$4,916,176	\$897,284
Fixed Costs	\$2,906,857	\$2,860,047	\$5,347,984	\$722,766
Claims over Specific Stop Loss Level	(\$328,850)	(\$1,418,812)	(\$212)	\$0
Total Expenses	\$63,853,214	\$58,992,191	\$53,249,050	\$10,450,597
Average Medical Enrollment	6,563	6,464	6,330	6,140
PEPM Total Expenses	\$811	\$761	\$701	\$851
%PEPM Claims vs. Previous Year	105%	94%	92%	121%
Medical Claims PEPM	\$584	\$536	\$436	\$598
Rx Claims PEPM	\$156	\$142	\$130	\$121
Direct Contract Vendors PEPM	\$38	\$62	\$65	\$73
Fixed Costs PEPM	\$37	\$37	\$70	\$59
Total Funding	\$56,092,962	\$60,116,719	\$58,205,032	\$10,041,611
Additional Funding	\$10,000,000	\$0	\$0	\$0





Medical Expenses / Plan Rolling 12 Months

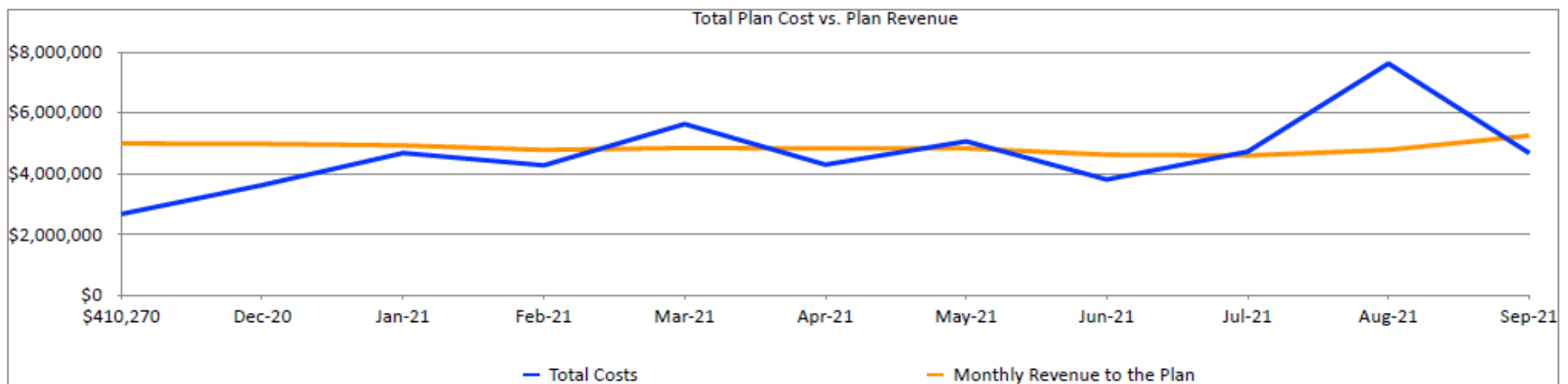
School District of Osceola County

October 2021 - 2022 Plan Year

Combined Medical Plans

Rolling 12 Months: 12/1/2020 – 11/30/2021

Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center Cost	International Rx	Green Imaging	Paid Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Dec-20	6,507	\$900,311	\$817,767	\$383,574	\$77,865	\$87,575	\$2,267,092	\$410,270	\$2,677,362	\$4,990,183	\$3,759,988	\$498,298	\$731,897	54%
Jan-21	6,485	\$1,857,601	\$726,718	\$400,231	\$90,120	\$150,470	\$3,225,140	\$399,914	\$3,625,054	\$4,976,785	\$3,746,905	\$498,298	\$731,582	73%
Feb-21	6,420	\$2,844,336	\$738,966	\$438,567	\$89,015	\$132,800	\$4,243,684	\$433,977	\$4,677,661	\$4,928,016	\$3,705,949	\$504,555	\$717,512	95%
Mar-21	6,290	\$2,201,163	\$926,522	\$482,172	\$70,392	\$161,910	\$3,842,159	\$431,103	\$4,273,262	\$4,778,572	\$3,559,419	\$515,932	\$703,221	89%
Apr-21	6,312	\$3,848,000	\$663,802	\$414,278	\$114,220	\$163,275	\$5,203,575	\$425,836	\$5,629,411	\$4,843,211	\$3,624,806	\$525,602	\$693,003	116%
May-21	6,285	\$2,628,269	\$690,798	\$360,062	\$68,871	\$132,490	\$3,880,490	\$415,204	\$4,295,694	\$4,824,755	\$3,609,248	\$525,662	\$689,845	89%
Jun-21	6,294	\$3,354,678	\$699,735	\$360,062	\$116,526	\$132,165	\$4,663,166	\$398,673	\$5,061,839	\$4,829,948	\$3,631,432	\$509,106	\$689,410	105%
Jul-21	5,928	\$1,964,965	\$743,133	\$412,323	\$102,005	\$198,600	\$3,421,026	\$385,655	\$3,806,681	\$4,622,763	\$3,496,618	\$463,030	\$663,115	82%
Aug-21	5,918	\$3,046,355	\$698,801	\$450,479	\$93,004	\$135,300	\$4,423,939	\$299,180	\$4,723,119	\$4,596,583	\$3,471,021	\$462,462	\$663,100	103%
Sep-21	6,455	\$5,956,116	\$621,769	\$452,888	\$116,921	\$107,640	\$7,255,334	\$359,572	\$7,614,906	\$4,780,355	\$3,609,816	\$508,537	\$662,002	159%
Oct-21	6,153	\$4,096,488	\$650,472	\$452,738	\$93,317	\$124,956	\$5,417,971	\$365,030	\$5,783,001	\$4,794,095	\$3,590,476	\$511,950	\$661,669	121%
Nov-21	6,128	\$3,005,320	\$619,415	\$444,546	\$135,175	\$114,404	\$4,318,860	\$357,736	\$4,676,596	\$5,247,516	\$4,045,316	\$519,913	\$662,267	89%
YTD	75,175	\$35,703,602	\$8,597,898	\$5,051,920	\$1,167,431	\$1,641,585	\$52,162,436	\$4,682,150	\$56,844,586	\$58,212,782	\$43,850,794	\$6,043,345	\$8,318,643	98%





Medical Expenses / Plan Year to Date

School District of Osceola County

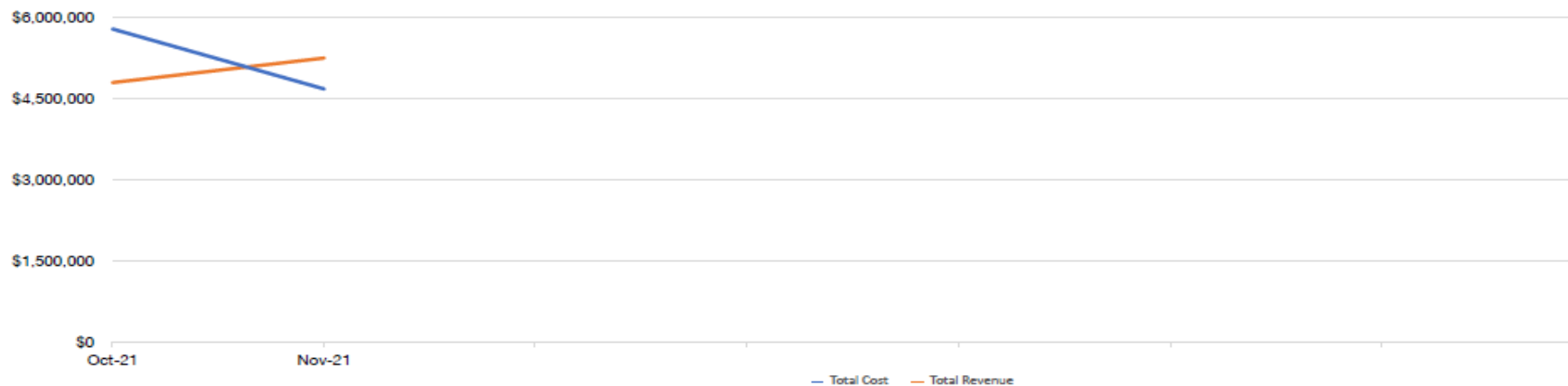
October 2021 - 2022 Plan Year

Combined Medical Plans

Plan Year to Date: 10/1/2021 – 11/30/2021

Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center Cost	International Rx	Green Imaging	Paid Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Oct-21	6,153	\$4,096,488	\$650,472	\$452,738	\$93,317	\$124,956	\$5,417,971	\$365,030	\$5,783,001	\$4,794,095	\$3,590,476	\$511,950	\$691,669	121%
Nov-21	6,128	\$3,005,320	\$619,415	\$444,546	\$135,175	\$114,404	\$4,318,860	\$357,736	\$4,676,596	\$5,247,516	\$4,045,316	\$519,913	\$682,287	89%
YTD	12,281	\$7,101,808	\$1,269,887	\$897,284	\$228,492	\$239,360	\$9,736,831	\$722,766	\$10,459,597	\$10,041,611	\$7,635,792	\$1,031,863	\$1,373,956	104%

Total Revenue vs. Total Cost



Every Child, Every Chance, Every Day!



Questions / Comments