



The School District of Osceola County Employee Benefits Committee Meeting

Agenda

August 18, 2021

- I. Welcome

- II. Current Topics
 - a. Health Plan Analysis
 - b. Sample ID Card
 - c. Board Workshop Presentation

- III. Other Topics
 - a. Member issues/concerns

- IV. The next meeting will be held on **September 15**, 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
Teresa Moyers - EyeMed
Belinda Gonzalez – Humana (Dental)
Tom Remus - MetLife Life Ins.
Mayra Diaz – Aither Benefits Champion
Brandi Hunter – Wellness Program Coor.
Lisa True – Aither Cofounder and 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
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 Services (v)

Retirees

Vacant – Retired Teacher

Benefits Consultant

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

Center for Employee Health

Kenneth Aldridge - RosenCare

Health Plan Analysis 08/01/2021

Summary

Plan	ENROLLMENT		
	TALLIES	Total	%
Healthy Essentials	774	7024	11.02%
Healthy Essentials Wellness	2002	7024	28.50%
Healthy Advantage Plus	701	7024	9.98%
Healthy Advantage Plus Wellness	2729	7024	38.85%
Opt Out Credit Plan	813	7024	11.57%

PROJECTED REVENUE BASED ON CURRENT ENROLLMENT MINUS ADMIN FEES

Board Paid	\$47,201,790.00
Employee Premium	\$7,043,260.00
Retiree Premium	\$921,139.68
SubTotal	\$55,166,189.68
Administration Fees	(5,014,161.96)
Total	50,152,027.72

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	561	341.30	191,469.30	3,829,386.00	50.00	28,050.00	561,000.00			
Healthy Advantage Plus	2	15	341.30	5,119.50	102,390.00	435.00	6,525.00	130,500.00			
Healthy Advantage Plus	3	84	341.30	28,669.20	573,384.00	245.00	20,580.00	411,600.00			
Healthy Advantage Plus	4	19	341.30	6,484.70	129,694.00	580.00	11,020.00	220,400.00			
Healthy Advantage Plus	5	11	341.30	3,754.30	75,086.00	220.00	2,420.00	48,400.00			
Healthy Advantage Plus	6	11	341.30	3,754.30	75,086.00	0.00	0.00	0.00			
Healthy Advantage Plus Wellness	1	1988	341.30	678,504.40	13,570,088.00	25.00	49,700.00	994,000.00			
Healthy Advantage Plus Wellness	2	70	341.30	23,891.00	477,820.00	385.00	26,950.00	539,000.00			
Healthy Advantage Plus Wellness	3	321	341.30	109,557.30	2,191,146.00	195.00	62,595.00	1,251,900.00			
Healthy Advantage Plus Wellness	4	53	341.30	18,088.90	361,778.00	530.00	28,090.00	561,800.00			
Healthy Advantage Plus Wellness	5	102	341.30	34,812.60	696,252.00	170.00	17,340.00	346,800.00			
Healthy Advantage Plus Wellness	6	102	341.30	34,812.60	696,252.00	0.00	0.00	0.00			
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	81							629.83	51,016.23	612,194.76
Healthy Advantage Plus Wellness Retiree	2	9							1,322.58	11,903.22	142,838.64
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	1590	341.30	542,667.00	10,853,340.00	0.00	0.00	0.00			
Healthy Essentials Wellness	2	39	341.30	13,310.70	266,214.00	325.00	12,675.00	253,500.00			
Healthy Essentials Wellness	3	167	341.30	56,997.10	1,139,942.00	152.00	25,384.00	507,680.00			
Healthy Essentials Wellness	4	54	341.30	18,430.20	368,604.00	452.00	24,408.00	488,160.00			
Healthy Essentials Wellness	5	69	341.30	23,549.70	470,994.00	20.00	1,380.00	27,600.00			
Healthy Essentials Wellness	6	69	341.30	23,549.70	470,994.00	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	680	341.30	232,084.00	4,641,680.00	25.00	17,000.00	340,000.00			
Healthy Essentials	2	8	341.30	2,730.40	54,608.00	375.00	3,000.00	60,000.00			
Healthy Essentials	3	51	341.30	17,406.30	348,126.00	202.00	10,302.00	206,040.00			
Healthy Essentials	4	7	341.30	2,389.10	47,782.00	502.00	3,514.00	70,280.00			
Healthy Essentials	5	14	341.30	4,778.20	95,564.00	50.00	700.00	14,000.00			
Healthy Essentials	6	14	341.30	4,778.20	95,564.00	0.00	0.00	0.00			
Healthy Essentials Wellness Retiree	1	12							588.17	7,058.04	84,696.48
Healthy Essentials Wellness Retiree	2	2							1,235.15	2,470.30	29,643.60
Healthy Essentials Wellness Retiree	3	1							906.57	906.57	10,878.84
Opt Out Credit Plan	1	813	341.30	277,476.90	5,549,538.00	0.00	0.00	0.00			
Job Share Declined Benefits	0	4	170.65	682.60	13,652.00						
FSA Extra \$250	1	1106	250.00		276,500.00						
Total Employees and Retirees		7024		2,360,089.50	47,201,790.00		352,163.00	7,043,260.00	76,761.64	921,139.68	

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	\$47,201,790.00
Employee Premium	\$7,043,260.00
Retiree Premium	\$921,139.68
Total	\$55,166,189.68

Center for Employee Health and Advisor Update

August 2021

School District of Osceola
County FL
Board Workshop

People Helping People

Every Child, Every Chance, Every Day!



Every Child, Every Chance, Every Day!



AGENDA:

- **Center for Employee Health**
 - Reports for June
 - Health Center member analytics
 - Mental Health
 - On-site Pharmacy with *Prescriptions Unlimited*
 - Future Planning
- **Advisor Update**
 - 2020-2021 Health Plan Financial Reports
 - *Evolutions Health* – Network utilization update
 - Stop Loss / Re-Insurance
 - Pharmacy program report from *SkySail*
 - Wellness Plan update
 - Aither Health – TPA
- **Questions / Discussion**

Every Child, Every Chance, Every Day!



Agenda:



Road to Wellness

- Wellness portal / program
- Disease Management



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



Evolutions – our custom network

- Performance of the network
- Tier 1, 2, 3 utilization



SDOC Health plans

- Financials
- Utilization and Data Analytics



SDOC Center for Employee Health

- Reports
- Initiatives

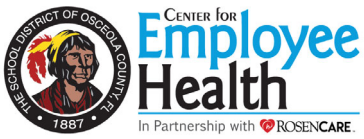
Every Child, Every Chance, Every Day!



SDOC Center for Employee Health

- Reports
- Initiatives

“People Helping People”



SDOC Center for Employee Health

- Reports
- Initiatives

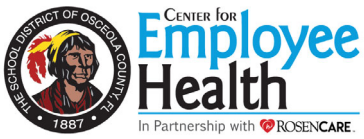
UTILIZATION OVERVIEW

Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	1,192	18	59	1,115	836	43
Chiropractor	249	6	10	233	112	11
Physical Therapy	239	5	6	228	93	10
Wellness Coaching	162	4	5	153	114	8
Disease Management	33	0	2	31	30	2
Occupational Health	138	0	13	125	1	7
Workers Comp	51	2	8	41	17	2
Overall - Total	2,064	35	103	1,926		

June 1–
June 30, 2021

**MAIN
LOCATION**

Service Type	1-2 Times	3-5 Times	6+ Times
Medical	797	39	0
Chiropractor	81	25	6
Physical Therapy	63	21	9
Wellness Coaching	112	2	0
Disease Management	30	0	0
Occupational Health	0	0	1
Workers Comp	12	3	2



SDOC Center for Employee Health

- Reports
- Initiatives

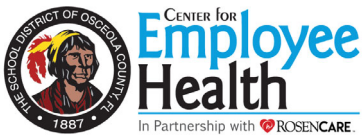
UTILIZATION OVERVIEW

June 1–
June 30, 2021

Service Type	Scheduled	Late Cancel	No-Show	Completed Encounters	Unique Patients	Patients Per Day (Average)
Medical	46	0	6	40	35	6
Disease Management	1	0	0	1	1	1
Overall - Total	47	0	6	41		

**POINCIANA
LOCATION**

Service Type	1-2 Times	3-5 Times	6+ Times
Medical	35	0	0
Disease Management	1	0	0



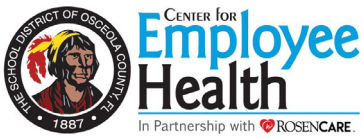
SDOC Center for Employee Health

- Reports
- Initiatives

TRENDING INFORMATION: May 2020 – June 2021

Medical

Completed Encounters	2020								2021						Total
	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
CON					1	1	12	3		8	4				29
EAP 60	25	41	52	29	31	41	33	31	37	25	39	22	16	14	436
EYE EXAM							11	27	26	23	33	18	26	12	176
MAMMO					12	20	18	7	17						74
MED EST	164	176	176	166	210	243	214	299	273	316	412	298	277	345	3,569
MED EST 60	174	200	159	127	136	109	119	153	141	221	223	167	140	218	2,287
MED NEW	84	105	82	66	82	87	71	62	61	73	67	58	39	43	980
MED URGEST	138	105	94	117	123	88	64	86	68	104	100	75	48	69	1,279
MED URGNEW	65	33	32	28	43	34	29	34	28	34	36	24	3	18	441
NV LAB	170	245	275	198	222	254	247	240	257	237	274	264	171	237	3,291
TELEHEALTH	15	51	99	81	73	99	67	106	103	123	150	146	165	156	1,434
TeleVisit	32	40	114	80	44	40	45	29	39	21	20	10	9	3	526
Total	867	996	1,083	892	977	1,016	930	1,077	1,050	1,185	1,358	1,082	894	1,115	14,522



SDOC Center for Employee Health

- Reports
- Initiatives

TRENDING INFORMATION: May 2020 – June 2021

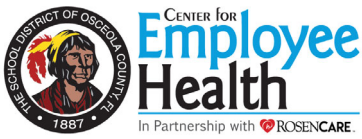
Physical Therapy

Completed Encounters	2020								2021						Total
	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
PT ESTPT	113	163	166	179	156	255	163	175	176	192	255	190	181	151	2,515
PT ESTPT45												2	12	16	30
PT NEWPT	42	43	51	41	58	36	43	44	39	47	43	47	37	61	632
Total	155	206	217	220	214	291	206	219	215	239	298	239	230	228	3,177

New therapist started **June 21**

Wellness Coaching

Completed Encounters	2020								2021						Total
	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
COACH GRP	8	5	3	4	7	9	8	9	9	6	3	8	5		84
NUTR EST	67	83	69	2			1	1	1	5	5	12	6	14	266
NUTR NEW	15	35	28	1			5	3	3	10	13	14	11	20	158
NUTRTELEST				70	85	74	63	71	96	91	100	98	88	97	933
NUTRTELNEW				33	13	22	23	22	20	21	27	19	24	22	246
Total	90	123	100	110	105	105	100	106	129	133	148	151	134	153	1,687



SDOC Center for Employee Health

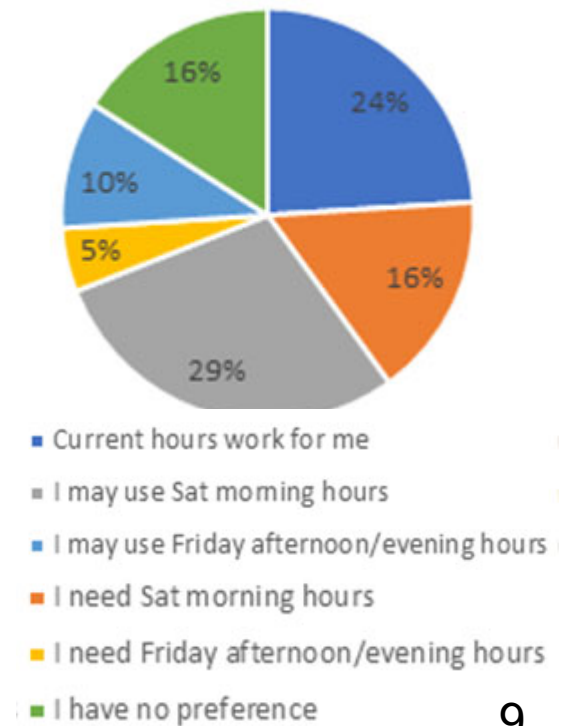
- Reports
- Initiatives

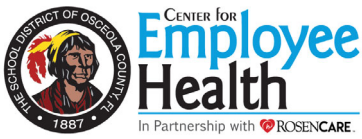
Survey conducted regarding possible Physical Therapy hours at the Health Center:

“Please let us know your thoughts regarding the Physical Therapy hours at the Health Center”

166 surveys sent to members in Physical Therapy
 56 responses received = **34% participation**

Response Choices	Percent
I NEED Saturday mornings	16%
I MAY USE Saturday mornings	29%
I NEED Friday afternoon/evening hours	5%
I MAY USE Friday afternoon/evening hours	10%
I have no preference	16%
Current hours work for me	24%





SDOC Center for Employee Health

- Reports
- Initiatives

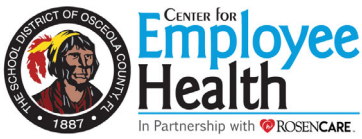
TRENDING INFORMATION: May 2020 – June 2021

Workers Comp

Completed Encounters	2020								2021						Total
	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
PT WCEST	18	13	2	6	12	17	31	63	61	34	43	40	44	32	416
PT WCNEW	2	1			1	1	5	7	7	5	3	10	12	9	63
Total	20	14	2	6	13	18	36	70	68	39	46	50	56	41	479

Telephone Interaction

Count	2020								2021						Total
	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
Lab Results	113	204	151	149	172	142	165	215	177	194	206	191	111	100	2,290
Medical - Outreach									1			7	14	9	31
Professional Collaboration	7		3	2	8	7	3		10	17	13	26	20	14	130
Question for Provider	10	16	14	19	32	30	38	18	28	15	15	20	21	16	292
Rx	57	67	52	62	83	89	80	100	76	94	117	102	72	67	1,118
Total	187	287	220	232	295	268	286	333	292	320	351	346	238	206	3,861



SDOC Center for Employee Health

- Reports
- Initiatives

TRENDING INFORMATION: May 2020 – June 2021

Occupational Health

NOTE: Started July 2020

Completed Encounters	2020						2021						Total
	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
OCC	252	276	130	142	104	150	149	145	121	102	65	125	1,761
Total	252	276	130	142	104	150	149	145	121	102	65	125	1,761

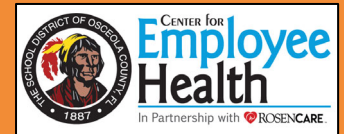
Chiropractor

NOTE: program started September 2020

Completed Encounters	2020				2021							Total
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun		
CHPT EST	6	67	95	114	132	190	194	181	160	201	1,340	
CHPT NP	7	32	39	27	30	27	34	29	27	32	284	
Total	13	99	134	141	162	217	228	210	187	233	1,624	



Chronic Conditions Prevalence

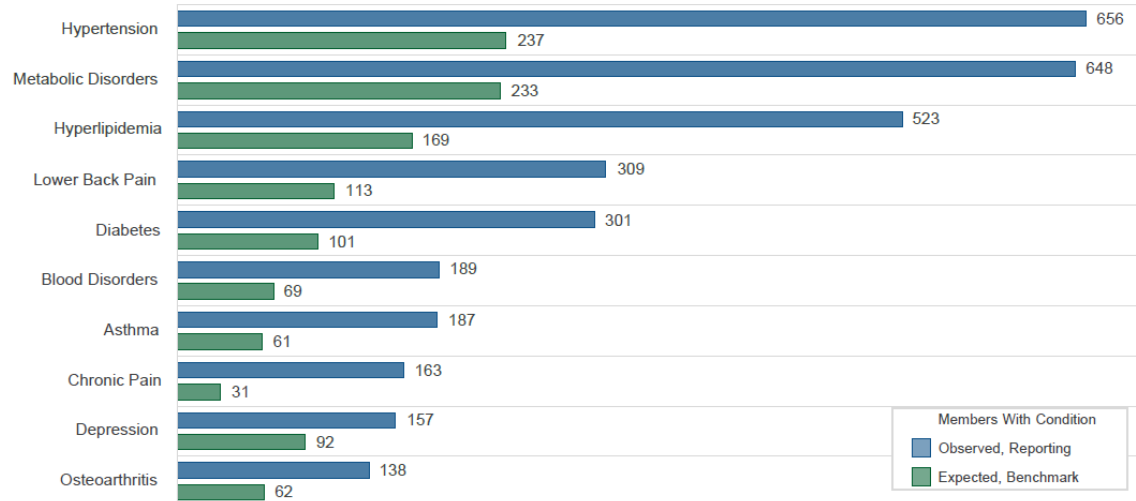


Center for Employee Health population with +3 visits

Time period:

- July 2019-June 2020 compared to
- July 2020-June 2021

Top Conditions by Prevalence



Chronic Condition	Reporting			Comparison			% Δ
	Members	% Members	per 1000	Members	% Members	per 1000	
ADHD	20	1.15%	10.89	10	0.49%	4.93	120.89%
Affective Psychosis	8	0.46%	4.35	8	0.39%	3.94	10.45%
Alzheimer's	2	0.11%	1.09	0	0.00%	0.00	--
Asthma	187	10.72%	101.78	180	8.85%	88.70	14.74%
Atrial Fibrillation	15	0.86%	8.16	17	0.84%	8.38	-2.55%
Autism	2	0.11%	1.09	2	0.10%	0.99	10.45%
Blood Disorders	189	10.84%	102.87	148	7.28%	72.93	41.04%
CAD	81	4.64%	44.09	78	3.84%	38.44	14.69%
CKD	24	1.38%	13.06	24	1.18%	11.83	10.45%
COPD	18	1.03%	9.80	15	0.74%	7.39	32.53%
Cancer	74	4.24%	40.28	80	3.94%	39.42	2.16%
Chromosomal Abnormalities	2	0.11%	1.09	0	0.00%	0.00	--
Chronic Pain	163	9.35%	88.72	115	5.66%	56.67	56.54%
Chronic Respiratory Failure	3	0.17%	1.63	3	0.15%	1.48	10.45%
Congestive Heart Failure	10	0.57%	5.44	11	0.54%	5.42	0.40%
Demyelinating Diseases	8	0.46%	4.35	5	0.25%	2.46	76.71%

Page 1

Chronic Conditions Prevalence

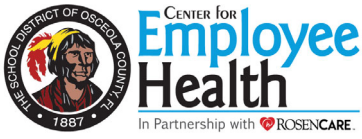


Center for Employee Health population with +3 visits

Time period: July 2019-June 2020 compared to July 2020-June 2021

Chronic Condition	Reporting			Comparison			% Δ
	Members	% Members	per 1000	Members	% Members	per 1000	
Depression	157	9.00%	85.45	116	5.71%	57.16	49.48%
Developmental Disorders Other	2	0.11%	1.09	0	0.00%	0.00	--
Diabetes	301	17.26%	163.82	301	14.81%	148.33	10.45%
ESRD	0	0.00%	0.00	2	0.10%	0.99	-100.00%
Eating Disorders	2	0.11%	1.09	1	0.05%	0.49	120.89%
HIV/AIDS	2	0.11%	1.09	3	0.15%	1.48	-26.37%
Hyperlipidemia	523	29.99%	284.65	426	20.95%	209.93	35.59%
Hypertension	656	37.61%	357.04	686	33.74%	338.06	5.62%
Immune Disorders	8	0.46%	4.35	3	0.15%	1.48	194.52%
Inflammatory Bowel Disease	10	0.57%	5.44	12	0.59%	5.91	-7.96%
Liver Diseases	75	4.30%	40.82	46	2.26%	22.67	80.07%
Lower Back Pain	309	17.72%	168.18	236	11.61%	116.30	44.61%
Metabolic Disorders	648	37.16%	352.69	571	28.09%	281.38	25.34%
Metabolic Syndrome	26	1.49%	14.15	59	2.90%	29.07	-51.33%
Morbid Obesity	110	6.31%	59.87	64	3.15%	31.54	89.83%
Osteoarthritis	138	7.91%	75.11	121	5.95%	59.63	25.96%
Paralysis Other	2	0.11%	1.09	1	0.05%	0.49	120.89%
Peripheral Vascular Disease	12	0.69%	6.53	8	0.39%	3.94	65.67%
Rheumatoid Arthritis	30	1.72%	16.33	30	1.48%	14.78	10.45%
Sickle Cell Disease	1	0.06%	0.54	1	0.05%	0.49	10.45%

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SDOC Center for Employee Health

- Reports
- Initiatives

Satisfaction Survey for June 2021:

4.86 / 5

Another highest month for satisfaction



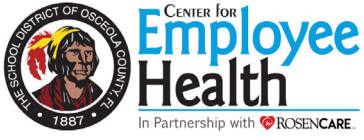
Average score since 10/2019:

4.72

799 surveys completed in June

Number of surveys completed in past months

May 20	Jun 20	July 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21
530	564	534	432	388	410	322	406	385	388	559	652	643



SDOC Center for Employee Health

- Reports
- Initiatives

Mental Health discussion



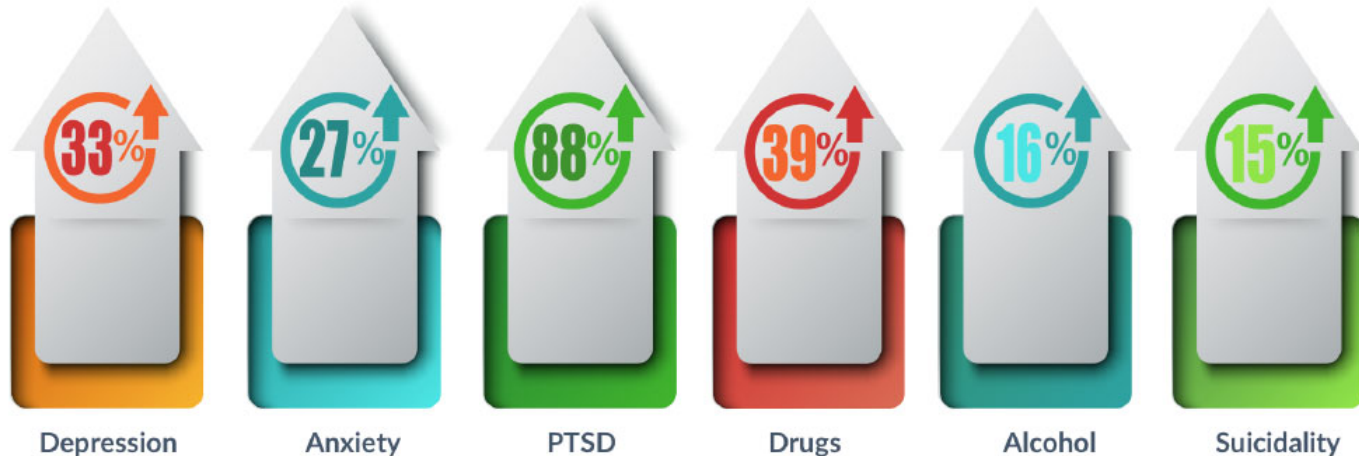


SDOC Center for Employee Health

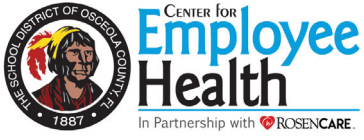
- Reports
- Initiatives

COVID-19 IMPACT ON MENTAL HEALTH

Entire American population, not just SDOC



- 40.9% of adults Americans have a **mental health condition**
- 25.5% of **18-30 years olds** have seriously considered **suicide**
- Mental health conditions are disproportionately affecting **young adults, Hispanic persons, black persons, essential workers, unpaid caregivers** for adults, and those receiving treatment for **preexisting** psychiatric conditions



SDOC Center for Employee Health

- Reports
- Initiatives

Mental Health discussion: Access



EAP



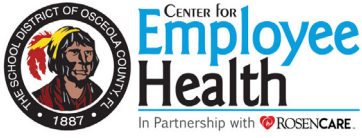
Center for Employee Health



Provider Office
Face to Face meetings



Where else?



SDOC Center for Employee Health

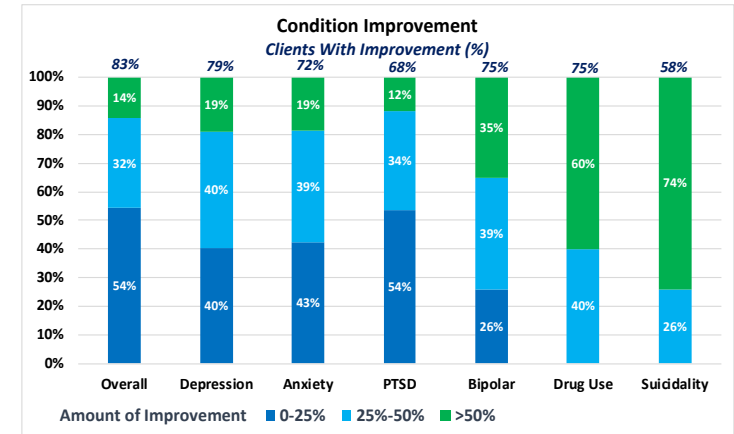
- Reports
- Initiatives

Mental Health discussion: Access

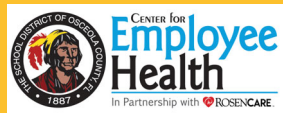
eHome Counseling Group (www.ehomegroup.com) is based in Orlando, FL



- ✓ **Private and confidential, able to help anyone anywhere**
- ✓ Accessible by smartphone, tablet or computer
- ✓ Outstanding Masters level, state licensed counselors with **multiple specialties** and **multiple languages**
- ✓ Clinically valid assessment for severity and treatment outcomes
- ✓ Client Care team for **personalized, fast, easy counselor matching and appointments**
- ✓ **Substance abuse** and **PTSD treatment** at **10%-50% of the cost** of other programs
- ✓ **No-show rate of <10%**, compared to 25%-40+% for in-office counseling
- ✓ Customer satisfaction: **4.6 out of five stars**



Next step: Introduce eHome Counseling to Evolutions for evaluation.



SDOC Center for Employee Health

Reports Initiatives



On-Site Pharmacy with *Prescriptions Unlimited*

Building on on-site Pharmacy inside the Center for Employee Health in conjunction with *Prescriptions Unlimited*.

- The conference room will be turned into a **full pharmacy**.

What does this do for the School District?

- Ability to have pharmacist available to collaborate with medical providers on patient care.
- Allow for prescriptions (generic, name brand, specialty) to be available to members.
- Immediate savings – year one.
- Pharmacist can help with moving members to ElectRx when applicable.



Wonderful Partner to School District of
Osceola County



In addition, the overall Specialty Pharmacy moving to *Prescriptions Unlimited* effective 10/1/2021:

- Moving to our local pharmacy partner
- Savings to the SDOC approximately \$100,000/year
- Members can pick up or have prescriptions delivered vs mail
 - Coordinate with SDOC Center for Employee Health



ERIC J. LARSON, Pharm.D.

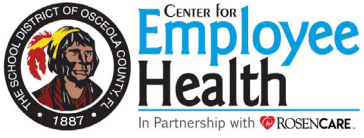
Owner + Pharmacist

Originally from Sanford, FL, Eric Larson, PharmD is the owner of Prescriptions Unlimited.

Eric graduated Stetson University in 2003 with a Bachelor's in Biochemistry before attending Nova Southeastern University where he earned his Doctor of Pharmacy in 2007. Eric started his career working for a chain pharmacy as a store manager then moving into the independent pharmacy space where he operated multiple pharmacies before purchasing Prescriptions Unlimited in 2017.

At Prescriptions Unlimited, Eric has ventured into new opportunities including bedside delivery/readmission prevention program, onsite and offsite vaccine services, direct contracts with self-insured entities, transitions of care and adherence programs designed for providers and Accountable Care Organizations (ACOs).

Eric is passionate about sports and enjoys coaching his son's sports teams. He attributes his success to his wife, Rachel and they have two children, Piper and Ethan.



SDOC Center for Employee Health

- Reports
- Initiatives

Future Planning for the Center for Employee Health:

- **Pulmonology** specialist at Health Center starting once per month
- **Podiatry** specialist at Health Center once per month
- Working with **VSP** on vision some type of integration solution

Every Child, Every Chance, Every Day!



Advisor / Financial Update



SDOC Health plans

- Financials
- Utilization and Data Analytics





SDOC Health plans

- Financials
- Utilization and Data Analytics

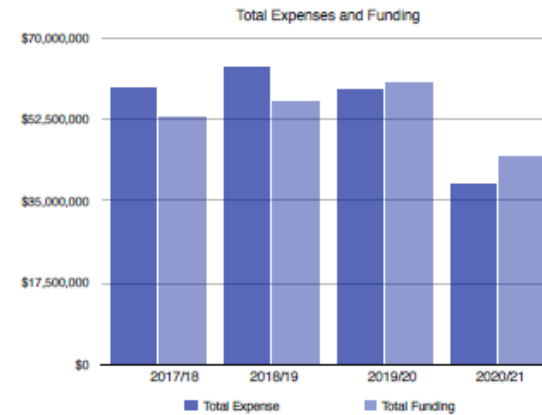
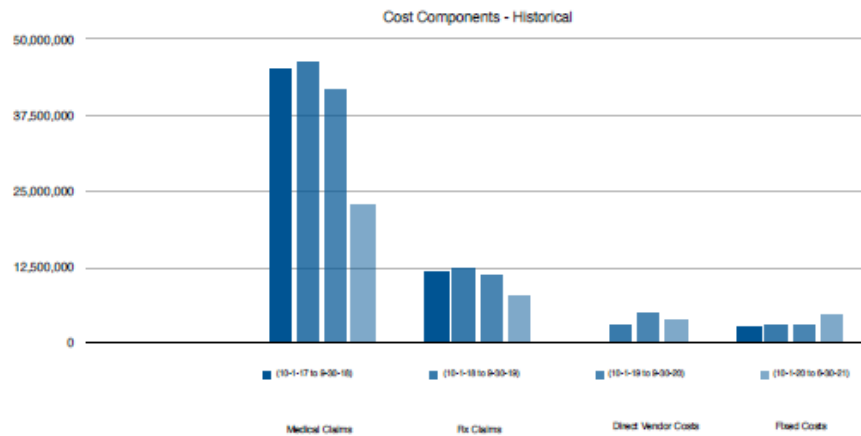
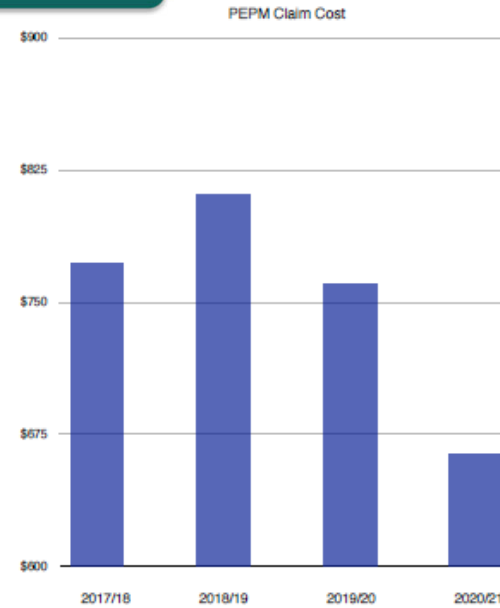


Historical Costs / Plan Year

School District of Osceola County

Date Range: (10-1-17 to 9-30-18) (10-1-18 to 9-30-19) (10-1-19 to 9-30-20) (10-1-20 to 6-30-21)

Cost Component	2017/18 Plan	2018/19 Plan	2019/20 Plan	2020/21 Plan
Medical Claims	\$44,815,481	\$45,967,272	\$41,566,112	\$22,936,993
Rx Claims	\$11,598,481	\$12,307,935	\$11,049,021	\$7,468,500
Direct Contract Vendors	\$0	\$3,000,000	\$4,835,823	\$3,600,486
Fixed Costs	\$2,709,449	\$2,906,857	\$2,860,047	\$4,303,577
Claims over Specific Stop Loss Level	(\$4,631)	(\$328,850)	(\$1,418,812)	(\$212)
Total Expenses	\$59,118,304	\$63,853,214	\$58,992,191	\$38,309,344
Average Medical Enrollment	6,379	6,563	6,464	6,407
PEPM Total Expenses	\$772	\$811	\$760	\$664
%PEPM Claims vs. Previous Year		105%	94%	87%
Medical Claims PEPM	\$585	\$584	\$537	\$398
Rx Claims PEPM	\$152	\$156	\$143	\$130
Direct Contract Vendors PEPM	\$0	\$38	\$63	\$62
Fixed Costs PEPM	\$35	\$37	\$37	\$75
Total Funding	\$52,847,513	\$56,092,962	\$60,116,719	\$44,205,331
Additional Funding	\$8,500,000	\$10,000,000	\$0	\$0





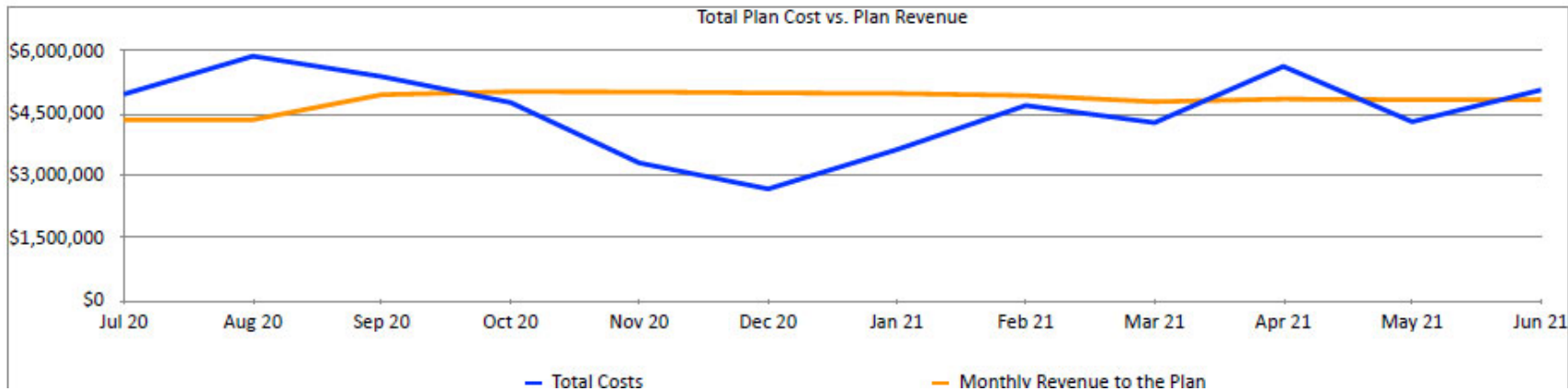
SDOC Health plans

- Financials
- Utilization and Data Analytics



Month	Enrolled Employees and Families	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
Jul-20	6,339	\$3,304,348	\$938,550	\$345,783	\$47,373	\$91,875	\$4,727,929	\$232,556	\$4,960,485	\$4,344,492	\$3,090,756	\$443,690	\$610,046	114%
Aug-20	6,087	\$4,233,464	\$1,018,352	\$345,595	\$67,711	\$69,000	\$5,734,122	\$141,554	\$5,875,676	\$4,344,492	\$3,090,756	\$443,690	\$610,046	135%
Sep-20	6493	\$3,670,837	\$1,041,298	\$304,904	\$63,970	\$55,750	\$5,136,759	\$246,758	\$5,383,517	\$4,948,397	\$3,616,643	\$459,048	\$672,706	109%
Oct-20	6534	\$3,080,184	\$744,868	\$395,603	\$62,560	\$87,888	\$4,371,103	\$388,749	\$4,759,852	\$5,019,698	\$3,758,850	\$501,142	\$759,706	95%
Nov-20	6534	\$1,038,703	\$708,908	\$365,937	\$60,847	\$130,175	\$2,304,570	\$999,851	\$3,304,421	\$5,014,163	\$3,748,042	\$510,244	\$755,877	66%
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	\$443,977	\$4,687,661	\$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	\$3,624,606	\$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%
YTD	76,580	\$32,961,894	\$9,716,294	\$4,596,768	\$929,470	\$1,395,373	\$49,599,789	\$4,934,445	\$54,534,234	\$57,842,712	\$42,942,594	\$5,935,267	\$8,964,851	94%

Beginning June 2021, Health Center numbers are from the previous month





SDOC Health plans

- Financials
- Utilization and Data Analytics



Medical Expenses / Plan Year to Date

School District of Osceola County

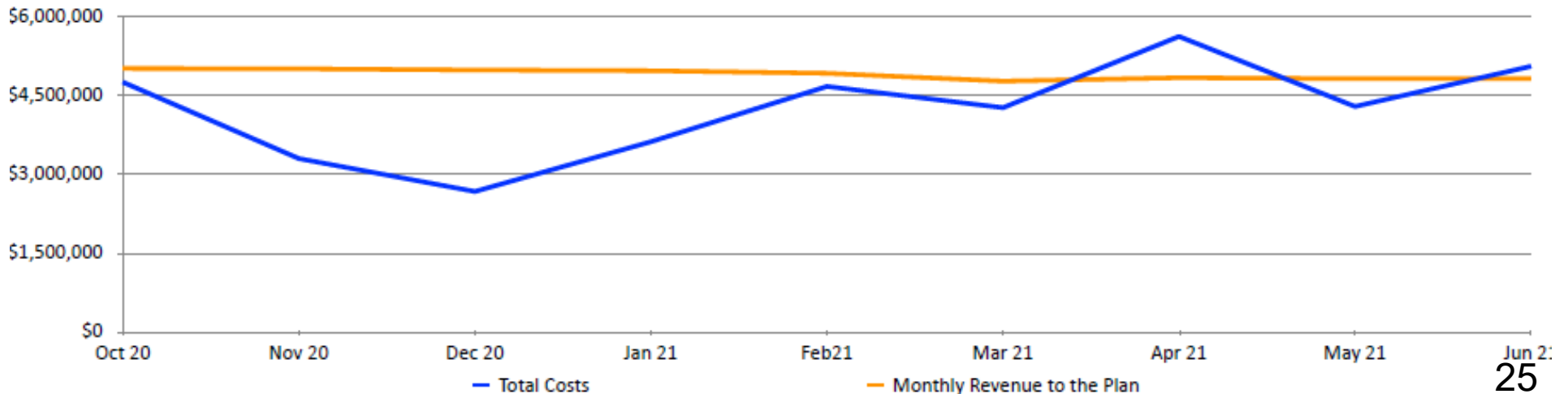
2020 - 2021 Plan Year

Combined Medical Plans

Month	Enrolled Employees and Retirees	Medical Claims	Px 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-20	6534	\$3,080,184	\$744,868	\$395,603	\$62,560	\$87,888	\$4,371,103	\$388,749	\$4,759,852	\$5,019,698	\$3,758,850	\$501,142	\$759,706	95%
Nov-20	6534	\$1,038,703	\$708,908	\$365,937	\$60,847	\$130,175	\$2,304,570	\$999,851	\$3,304,421	\$5,014,163	\$3,748,042	\$510,244	\$755,877	66%
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%
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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%
YTD	57,661	\$21,753,245	\$6,718,084	\$3,600,486	\$750,416	\$1,178,748	\$34,000,979	\$4,303,577	\$38,304,556	\$44,205,331	\$33,144,439	\$4,588,839	\$6,472,053	87%

Effective June 2021, Health Center numbers are from the previous month

Total Plan Cost vs. Plan Revenue



Every Child, Every Chance, Every Day!



 ***Evolutions* – our custom network**


- Performance of the network
- Tier 1, 2, 3 utilization



Evolutions – our custom network

- Performance of the network
- Tier 1, 2, 3 utilization



 SCHOOL DISTRICT OF OSCEOLA UTILIZATION SUMMARY 2ND QUARTER 2021			
	Claim Count	% of Total \$	% of Total Claim
TOTAL ALL CLAIMS - ALL TIERS	22,513		
FACILITIES- ALL TIERS	1,319	72%	6%
PHYSICIANS & ANCILLARIES - ALL TIERS	20,808	28%	93%
TOTAL TIER 1	17,850	79%	79%
TOTAL TIER 2	2,269	7%	10%
TOTAL TIER 3	2,394	14%	11%
Facility Summary	Claim Count	% of \$ by Tier	% of Claim by Tier
TOTAL FACILITY	1,705		
FACILITY TIER 1	1,319	84%	77%
FACILITY TIER 2	63	5%	4%
FACILITY TIER 3	323	11%	19%
Physician & Ancillary Summary	Claim Count	% of \$ by Tier	% of Claim by Tier
TOTAL PHYSICIAN & ANCILLARY	20,808		
PHYSICIAN & ANCILLARY TIER 1	16,531	64%	79%
PHYSICIAN & ANCILLARY TIER 1 Billed at or below contracted rate	179	0%	1%
PHYSICIAN & ANCILLARY TIER 2	2,027	13%	10%
PHYSICIAN & ANCILLARY TIER 3	2,071	23%	10%



SDOC Health plans

- Financials
- Utilization and Data Analytics



Stop Loss (Re-Insurance) Insurance Update:

WESTPORT INSURANCE CORPORATION		AM Best Rating A+
Current Stop Loss Policy 24/12 contract	Individual Deductible (ISL): \$ 900,000	Aggregating Deductible: \$ 300,000
Approximate Annual cost \$ 490,256 / year	Monthly Rates : Single: \$ 4.98 Family: \$ 12.66	Counts Single: 5,198 Family: 1,211
<ul style="list-style-type: none"> • Reimbursement: 100% • Unlimited 	Reimbursement Claims this year: \$ 0	Medical and Pharmacy claims included

STOP LOSS HISTORICAL INFORMATION

Year	Deductible Amount	Rate	Lasers	Reimbursement Received
10/2016 - 9/2017	\$ 850,000	\$ 4.18 individual	None	\$ 939,844 <i>(1 claimant – CH)</i>
10/2017 - 9/2018	\$ 850,000	\$ 4.60 individual	1 @ \$ 2,000,000 <i>(1 claimant – CH)</i>	\$ 4,631
10/2018 - 9/2019	\$ 900,000	\$ 5.00 individual	1 @ \$ 2,000,000 <i>(1 claimant – CH)</i>	\$ 328,850 <i>(1 claimant – EE)</i>
10/2019 – 9/2020	\$ 900,000 w/ \$ 300,000 Agg.	\$ 2.82 individual	1 @ \$ 1,500,000 <i>(1 claimant – CH)</i>	\$ 1,418,812 <i>(1 claimant – EE heart transplant)</i>



SDOC Health plans

- Financials
- Utilization and Data Analytics



Stop Loss (Re-Insurance) Insurance Update:

RENEWAL OPTIONS FOR 2021 PLAN YEAR			
Deductible	Rates	Annual Cost	Difference
<p>\$ 900,000 / \$ 300,000 <i>Deductible / Aggregating</i> = \$1,200,000 for first reimbursement, then \$900,000 for each additional large claim</p>	<p>Single: \$ 4.98 Family: \$ 12.66</p>	<p>Approximately: \$ 490,256</p>	<p>\$ 0 Same pricing</p>
<p>\$ 1,250,000 / \$ 185,000 <i>Deductible / Aggregating</i> = \$1,435,000 for first reimbursement, then \$1,250,000 for each additional large claim</p>	<p>Single: \$ 3.40 Family: \$ 8.60</p>	<p>Approximately: \$ 334,111 32% less</p>	<p><\$ 156,145> For \$ 235,000 more exposure</p>
<p>\$ 1,500,000 / \$ 135,000 <i>Deductible / Aggregating</i> = \$1,635,000 for first reimbursement, then \$1,500,000 for each additional large claim</p>	<p>Single: \$ 2.38 Family: \$ 6.01</p>	<p>Approximately: \$ 233,739 53% less</p>	<p><\$ 256,517> For \$ 435,000 more exposure</p>

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Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years

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Every Child, Every Chance, Every Day!



RX LOOKOUT



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years

School District of Osceola County

Timeframe: 10/1/2020-6/30/2021

Contract Type: Pass-Through





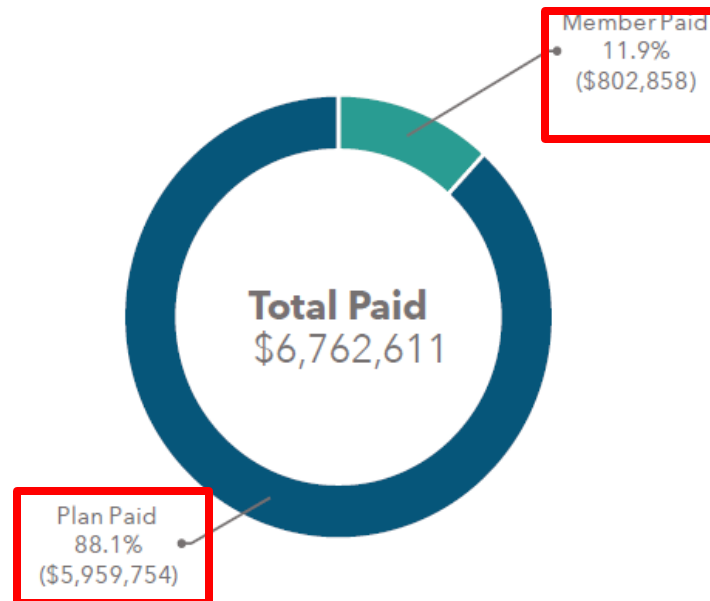
Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



NETWORK COSTS

TOTAL COST, PLAN, AND MEMBER COSTS



The average cost per Brand Rx is 18 times that of Generics, while the average cost per Specialty Rx is 12 times that of Standard Brands.

*International Rx and Clinic Claims Excluded
*Analyses do not include Rebates/Admin Fees

Claim Range 10/1/2020-6/30/2021



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



PLAN UTILIZATION DETAILS

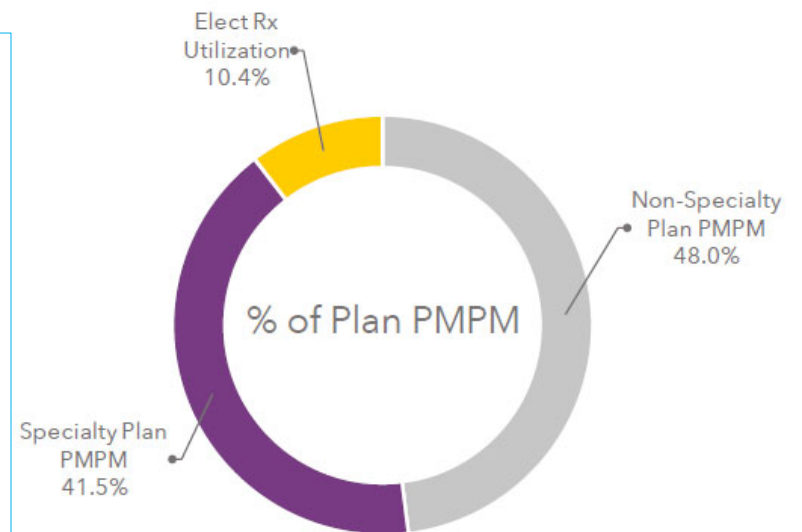
Plan Details	Plan Statistics
Generic Dispensing Rate	83.1%
Member Count	9,300
1st Q Reporting:	
	• 84.4%
	• 9,064
Net Rx PMPM	0.68
Number of Utilizing Members	5,899
Estimated Percent of Utilizers	63.4%

Increased utilization, partially due to COVID vaccines

- .70
- 4,072
- 44.9%

*Rebates/Admin Fees not included in PMPM calculations

Includes COVID vaccine (Brand), so GENERIC % is diluted



Claim Range 10/1/2020-6/30/2021

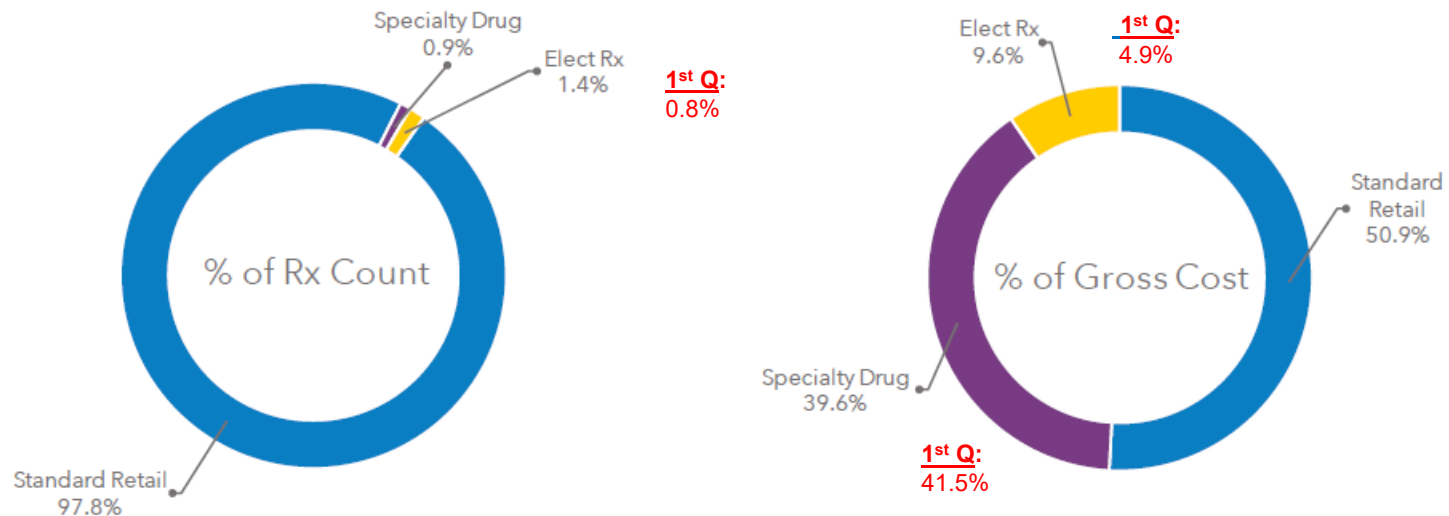


Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



NETWORK COST BY CHANNEL/DRUG TYPE



Specialty and ElectRx claims account for 2.2 percent of scripts and 49.1 percent of the overall drug spend.

Claim Range 10/1/2020-6/30/2021

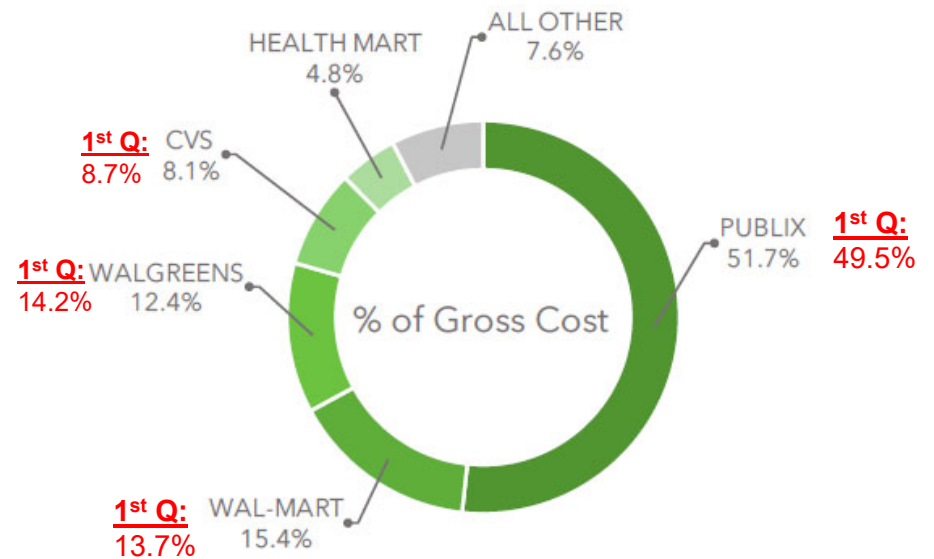
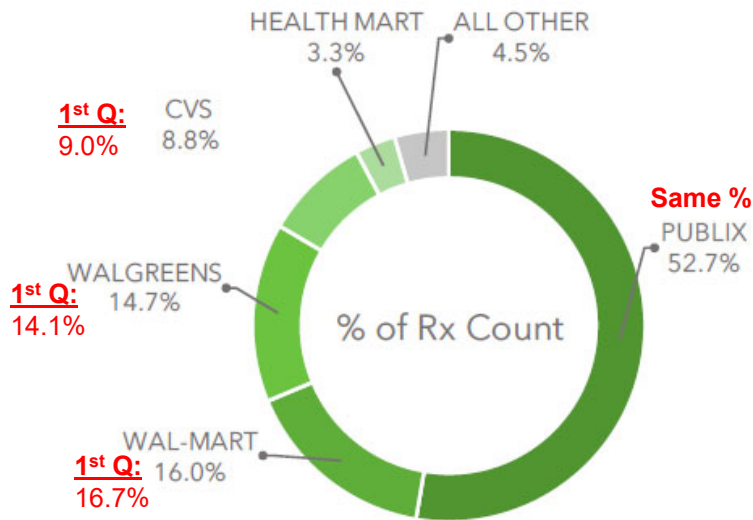


Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



RETAIL PHARMACY MIX



*International Rx Claims Excluded

*Analyses do not include Rebates/Admin Fees

*LTC, Vaccine, OTC, Compound, and Specialty claims excluded

Pharmacy utilization by claims is weighted heaviest towards PUBLIX.

Claim Range 10/1/2020-6/30/2021



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



INTERNATIONAL UTILIZATION

Medication Name	Total Plan Savings	Total Member Savings
ML Stelara 90mg/mL	\$135,081	\$480
ML Trulicity 1.5mg/0.5mL	\$72,145	\$8,880
PEN Humira (Pen) 40mg/0.8ml	\$44,029	\$400
ML Trulicity 0.75mg/0.5mL	\$34,162	\$4,560
Jardiance	\$33,954	\$3,840
ML Ozempic 1.34mg/mL	\$27,315	\$2,520
ML Humalog KwikPen 100U/mL	\$26,621	\$3,640
TAB Jardiance 25mg	\$25,662	\$2,880
CAP Tecfidera 240mg	\$24,861	\$90
Januvia	\$20,923	\$2,880
All Other	\$307,817	\$49,991
Total	\$752,570	\$80,161

*Claims Adjudicated from 10/1/2020-6/30/2021

Q 1-3 TOTALS

The plan saved an estimated \$752,570 and an estimated \$80,161 for members.

1st Q: \$ 107,030

1st Q: \$ 16,531

*Analyses do not include Rebates/Admin Fees

Claim Range 10/1/2020-6/30/2021

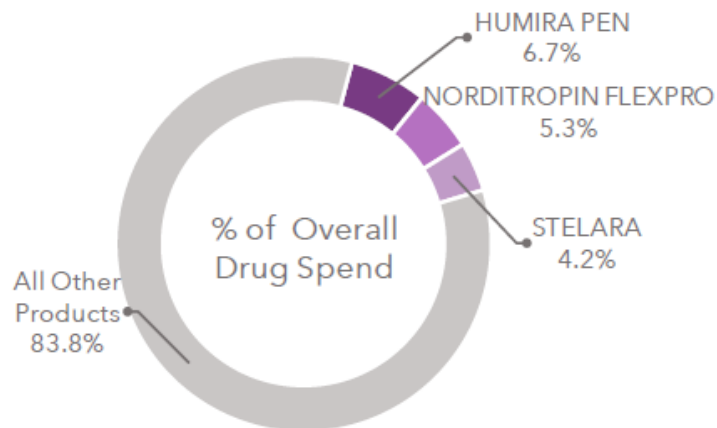


Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



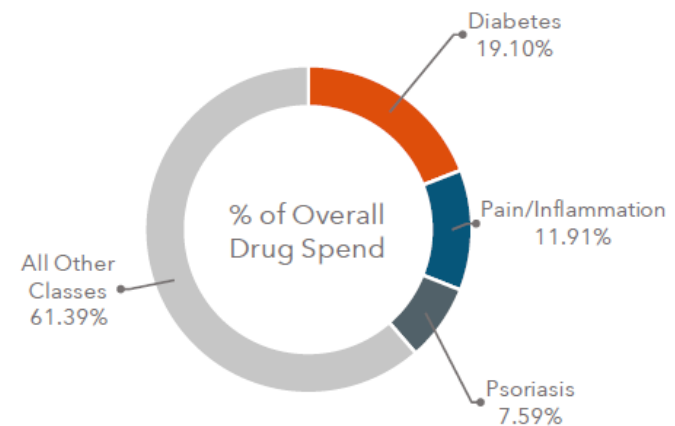
SPECIALTY UTILIZATION



The following specialty products account for **16.2%** of the **TOTAL DRUG** spend:

- Humira Pen
- Norditropin FlexPro
- Stelera

THERAPY CLASS SUMMARY



The following therapeutic classes account for **38.61%** of the **TOTAL DRUG** spend:

- Diabetes
- Pain / Inflammation
- Psoriasis



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



PBM CONTRACTED DISCOUNT VS. ACTUAL PERFORMANCE

Channel	Brand/Generic	PBM Contracted Discount	Current Discount	Current Ing Cost	Current AWP	Discount Variance	Cost Variance
Retail30	Brand					1.09%	
Retail30	Generic					3.62%	
Retail90	Brand					1.99%	
Retail90	Generic					1.75%	
Mail	Brand					0.00%	
Mail	Generic					0.00%	
Specialty	Brand					1.03%	
Specialty	Generic					11.79%	

*LTC, Vaccines, OTC, and Compound Claims Excluded

*International Rx Claims Excluded

\$309,491.88

Across all utilized channels, current AWP discounts are overperforming when compared to the PBM contracted rates.

The TOTAL plan is OVERPERFORMING the expected savings by \$309,491

*Analyses do not include Rebates/Admin Fees

Claim Range 10/1/2020-6/30/2021



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



PREVIOUS PBM NETWORK PERFORMANCE VS. CURRENT PBM PERFORMANCE

Previous PBM: CIGNA

Current PBM = VENTEGRA

Channel	Brand/Generic	Previous PBM Performance	Current Discount	Current Ing Cost	Current AWP	Discount Variance	Cost Variance
Retail30	Brand					1.55%	
Retail30	Generic					3.91%	
Retail90	Brand					-4.98%	
Retail90	Generic					7.26%	
Mail	Brand					0.00%	
Mail	Generic					0.00%	
Specialty	Brand					0.50%	
Specialty	Generic					76.16%	

*LTC, Vaccines, OTC, and Compound Claims Excluded

*International Rx Claims Excluded

\$504,657.18

Across most utilized channels, current AWP discounts are overperforming when compared to the previous PBM contracted rates.

PBM = Pharmacy Benefit Manager

*Analyses do not include Rebates/Admin Fees

Claim Range 10/1/2020-6/30/2021



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



TAKEAWAYS AND OPPORTUNITIES

- The PBM is performing strongly in all pricing channels resulting in an overperformance of **\$309,000** for the most recent 9-month period reviewed.
- International Rx program reported over **\$752,000** in plan savings over the last 9 months.
- Clinical Opportunities (Next Slide)
 - Ventegra is moving to a non-profit status. This status change will help protect them from being acquired by another pharmacy company. They WANT to remain independent.
 - They have developed a patent for their Rx pricing model this will help with that.

Claim Range 10/1/2020-6/30/2021



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



LOW VALUE DRUG SUMMARY

The table below provides a sample of products which may have more cost effective and clinically appropriate options available. We provide this information to assist with identifying opportunities to better manage your pharmacy benefits. We recommend having the PBM review the utilization of these products as lower cost alternatives are available (see rationale).

Product Name	Therapy Class	Brand/Generic	Rx Count	Q2 2021 Rx Count	Rationale
TROKENDI XR	Anti-Convulsants	Brand	21	9	Different strength or dose form
RESTASIS	Ophthalmics	Brand	36	15	Generic and OTC options
GOCOVRI	Antiparkinsons	Brand	4	4	Product within a generic category
DOXEPIN HYDROCHLORIDE	Miscellaneous	Brand	10	2	Generic and OTC options
VASCEPA	High Cholesterol	Brand	11	0	Different strength or dose form
All Other	Mixed	Mixed	109	42	
Total			191	72	

*Analyses do not include Rebates/Admin Fees

*International Rx Claims Excluded

We are reviewing this data with the pharmacy consultants.

Some of these drugs were grandfathered in for 90 days at the transition last year. Some of them are already removed from the approved list, ex. VASCEPA.

Claim Range 10/1/2020-6/30/2021

Every Child, Every Chance, Every Day!



Wellness

Road to Wellness

- Wellness portal / program
- Disease Management



Road to Wellness

- Wellness portal / program
- Disease Management



Employee Wellness Program and Wellness Portal

Numbers as of 8/3/2021:

Health Assessment Questionnaire	Employee Wellness Points
3,150 Active employees have completed the Health Assessment Questionnaire.	3,317 Active employees have already obtained their 100+ wellness points.

100

Employees that obtain 100 points during the year will receive lower payroll deductions for the health plan the following year.



SDOC Health plans

- Financials
- Utilization and Data Analytics



TPA (Third Party Administrator): Update on *Aither Health*

Every Child, Every Chance, Every Day!



Road to Wellness

- Wellness portal / program
- Disease Management



Pharmacy/Prescription Drug program

- SkySail 3rd quarter analysis
- Current vs prior quarter vs prior years



Evolutions – our custom network

- Performance of the network
- Tier 1, 2, 3 utilization



SDOC Health plans

- Financials
- Utilization and Data Analytics



SDOC Center for Employee Health

- Reports
- Initiatives



Discussion Questions

Thank you.

Questions? 833.575.0724



SCHOOL DISTRICT OF OSCEOLA COUNTY

Plan: Health Advantage Plus

Coverage: Employee + Family

aither
health

evolutions
HEALTHCARE SYSTEMS
SDOC CUSTOM PROVIDER NETWORK
TIERED BENEFIT HEALTH PLAN

Member:

JOHN SAMPLE

Member ID: SMPL0001

Group ID: 30003

Payer ID: 59313

Dependent(s):

JANE SAMPLE

JOAN SAMPLE

JIMMY SAMPLE ABCDEFGH

JOE SAMPLE

JILL SAMPLE

JOHN SAMPLE

 **Ventegra**

Rx Bin: 012528

Rx PCN: VENTEG

Rx Group: OCSO

Generic: \$5 | Brand: \$40

Copy:

PCP: Tier 1 – \$15 | Tier 2 – \$25 | Tier 3 – \$30

Specialist: Tier 1 – \$40 | Tier 2 – \$50 | Tier 3 – \$60

ER: Tier 1 – deductible/coinsurance | Tier 2 – deductible/coinsurance | Tier 3 – deductible/coinsurance

Deductible/Out-of-Pocket Maximum

Tier 1: Individual – \$600/\$3,000 | Family – \$1,200/\$6,000

Tier 2: Individual – \$950/\$5,700 | Family – \$1,900/\$11,400

Tier 3: Individual – \$950/\$5,700 | Family – \$1,900/\$11,400



Network: Evolutions Healthcare Systems

To verify network participation visit ehsppo.com

Medical Claims Only:

PO Box 5001, New Port Richey, FL 34656

Benefits not insured by Evolutions or affiliates.

Non-contracted Providers, see Third-Party Administrator for more information.

Third-Party Administrator: Aither Health

For questions about eligibility, benefits, or claims, please call Aither Health at 833.575.0724.

For all other providers not affiliated with EHS Custom Prime

Tier 1 or Custom Prime Tier 2 Networks:

All non-network claims paid at the Maximum Allowable Charge, generally 150% of Medicare. See the applicable Plan Document for details. Acceptance of this card should indicate acceptance of the plans benefits as payment in full for non-contracted network services provided.

Utilization/Precertification

All providers must call Secure Health for precertification at 888.633.5696.

Precertification must be obtained for all hospital admissions, outpatient surgeries, imaging, outpatient chemotherapy and radiation in addition to other services as specified in the member's plan.

Notice: Failure to call may result in penalty or a reduction in benefits. Obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed. Please call 833.575.0724 to verify eligibility and benefits.

Pharmacy/Prescriptions

Providers, call Ventegra Customer Care Team at 877.867.0943 for verification.

THIS CARD DOES NOT GUARANTEE COVERAGE