

Routt County

Renewal & Marketing Analysis

FINANCIAL
EXPERTISE



STRATEGIC
PLANNING



ANALYTICS



COMPLIANCE



SPECIALTY
RESOURCES



September, 2021

Plan Year:

January 1, 2022 - December 31, 2022

2022



Hays Companies of Denver 1125 17th Street, Suite 400, Denver CO, 80202

All. Together. Certain.

Routt County



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“Information”, as used in this Notice, means information that identifies an entity or individual personally and is not otherwise available to the public. It includes financial information such as credit history, income, financial benefits, policy or claim information. It also includes personal health information such as individual medical records or information about an illness, disability or injury.

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To serve you and to administer our business, we may share certain business and personal information, only as permitted by law, with affiliates, such as business associates and our employees. We may also share business and personal information, again only as permitted by law, with unaffiliated third parties, such as insurance companies, administrators, and service providers who help us serve you and administer our business.

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We are responsible for identifying information that must be protected, providing an adequate level of protection for that data and granting access to protected data only to individuals who must use it in the performance of their job-related duties. Employees who violate our Privacy Policy will be subject to disciplinary action, which may include termination.

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This Notice describes the privacy policies of Hays Companies. The privacy policy applies to individuals and firms who obtain or apply for a financial product or service, or have done so in the past. We will continue to follow our privacy policy regarding information even when a business relationship no longer exists between us.

Routt County

2021 Financial Summary



PEPM Year over Year Total Plan Costs					
Year	Average Enrollment Med/Rx	Fixed Costs	Net Medical/Rx Claims PEPM	Total Plan Cost PEPM	Annualized Estimated Total Plan Cost
¹ 2021	221	\$286.15	\$1,082.59	\$1,368.74	\$3,629,903
% Change	-1%	4%	-9%	-6%	
2020	223	\$274.95	\$1,183.83	\$1,458.78	\$3,897,852
% Change	-1%	11%	25%	22%	
2019	225	\$247.28	\$948.72	\$1,196.00	\$3,228,016
% Change	1%	27%	-32%	-25%	
2018	223	\$195.23	\$1,404.63	\$1,599.85	\$4,287,602
% Change	3%	8%	15%	15%	
2017	216	\$180.00	\$1,216.23	\$1,396.23	\$3,624,616
% Change	-3%	-26%	4%	-1%	
2016	224	\$242.16	\$1,166.17	\$1,408.33	\$3,782,777
% Change	1%	-11%	-4%	-6%	

¹2021 Annualized Plan Cost is estimated from monthly average

Specific Stop Loss Contract			
Year	Specific Stop Loss Premium Pd	Reimbursements Paid	Loss Ratio
2021	\$516,807	\$105,210	20%
2020	\$664,327	\$770,204	116%
2019	\$570,523	\$11,345	2%
2018	\$428,814	\$861,725	201%
2017	\$380,677	\$497,704	131%
2016	\$523,287	\$624,133	119%
2015	\$603,235	\$697,902	116%
2014	\$535,600	\$19,481	4%
2013	\$506,570	\$56,477	11%
2012	\$439,950	\$526,435	120%

24/12 Contract; \$75K specific deductible; \$100K aggregating specific deductible; Med/Rx Included, 1 Laser @ \$140K and 1 Laser @ \$350K

Routt County

2021 Medical/Rx Financials



	Enrollment			Fixed Cost			Claims			Stop Loss		Total Plan Cost
	A	B	C = (A+B)	D	E	F = (D+E)	G	H	I = (G+H)	J	K = (I-J)	L = (F+K)
	HDHP	PPO	Total	Admin	Stop-Loss	Total	Medical Claims	Rx Claims	Total Medical & Rx Claims	Amount > Specific*	Total Net Paid Claims	Medical & Rx Total Plan Cost
January	94	124	218	\$5,738	\$56,920	\$62,657	\$314,115	\$53,582	\$367,697	\$0	\$367,697	\$430,354
February	92	125	217	\$5,711	\$57,002	\$62,713	\$139,933	\$19,145	\$159,077	\$0	\$159,077	\$221,790
March	93	126	219	\$5,764	\$57,259	\$63,023	\$263,192	\$43,410	\$306,602	\$0	\$306,602	\$369,625
April	92	128	220	\$5,790	\$57,177	\$62,968	\$258,455	\$35,906	\$294,361	\$29,271	\$265,090	\$328,058
May	92	129	221	\$5,817	\$57,095	\$62,912	\$111,303	\$29,475	\$140,778	\$8,024	\$132,754	\$195,666
June	91	132	223	\$5,869	\$57,563	\$63,433	\$223,538	\$27,064	\$250,601	\$9,645	\$240,956	\$304,389
July	91	134	225	\$5,922	\$58,242	\$64,164	\$189,780	\$44,658	\$234,437	\$8,699	\$225,738	\$289,903
August	89	136	225	\$5,922	\$58,032	\$63,954	\$249,796	\$31,341	\$281,137	\$37,017	\$244,120	\$308,073
September	86	135	221	\$5,817	\$57,517	\$63,333	\$189,009	\$34,780	\$223,789	\$12,554	\$211,235	\$274,569
October												
November												
December												
2021 Total	820	1,169	1,989	\$52,350	\$516,807	\$569,157	\$1,939,120	\$319,360	\$2,258,480	\$105,210	\$2,153,270	\$2,722,427
Mo / Avg	91	130	221	\$5,817	\$57,423	\$63,240	\$215,458	\$35,484	\$250,942	\$11,690	\$239,252	\$302,492
PEPM Avg				\$26.32	\$259.83	\$286.15	\$974.92	\$160.56	\$1,135.49	\$52.90	\$1,082.59	\$1,368.74
% Change	-9.0%	6.0%	-0.7%	0.0%	4.5%	4.1%	-21.8%	-29.0%	-22.9%	\$52.90	\$1,082.59	\$1,368.74
2020 Total	1,202	1,470	2,672	\$70,327	\$664,327	\$734,654	\$3,329,549	\$603,852	\$3,933,401	\$770,204	\$3,163,197	\$3,897,852
Mo / Avg	100	123	223	\$5,861	\$55,361	\$61,221	\$277,462	\$50,321	\$327,783	\$64,184	\$263,600	\$324,821
PEPM Avg				\$26.32	\$248.63	\$274.95	\$1,246.09	\$225.99	\$1,472.08	\$288.25	\$1,183.83	\$1,458.78
% Change	-1.3%	-0.7%	-1.0%	0.0%	12.5%	11.2%	57.4%	39.9%	54.5%	\$288.25	\$1,183.83	\$1,458.78
2019 Total	1,218	1,481	2,699	\$71,038	\$596,380	\$667,418	\$2,136,101	\$435,842	\$2,571,943	\$11,345	\$2,560,598	\$3,228,016
Mo / Avg	102	123	225	\$5,920	\$49,698	\$55,618	\$178,008	\$36,320	\$214,329	\$945	\$213,383	\$269,001
PEPM Avg				\$26.32	\$220.96	\$247.28	\$791.44	\$161.48	\$952.92	\$4.20	\$948.72	\$1,196.00

*Specific Stop Loss reimbursements won't be paid until the \$100k aggregating specific deductible has been met

2021 Plan Year	
Administration Fees: (UMR)	
Med/Rx Administration	\$31.15
Care Mgt./Utilization Mgt.	\$3.68
Disease Mgt.	\$3.94
Med/Rx Integration	\$1.05
Rx Admin Credit	(\$22.00)
Direct Path Administration	\$3.50
Third Party Stoploss Reporting	\$5.00
Total	\$26.32
(24/12 Contract) (Partners MGU) (Med/Rx)	
Stop Loss Fees: \$75K Deductible	
Specific - Employee	\$116.09
Specific - Family	\$326.69
Aggregate - Composite (25%)	\$12.66
Attachment Factor:	
Aggregate - Employee	\$799.86
Aggregate - Family	\$2,160.19

2021 Budget Rates		
	HDHP	PPO
EE Only	\$639.64	\$736.29
Family	\$1,734.27	\$1,842.24

2021 Employee Contributions		
	HDHP	PPO
EE Only	\$29.42	\$58.86
Family	\$147.04	\$294.08

Total Claim Plan Liability	
YTD Maximum Aggregate Liability	\$4,478,440
YTD Expected Aggregate Liability	\$3,582,752
YTD Actual Aggregate Liability	\$2,153,270
Maximum Loss Ratio	48%
Expected Loss Ratio	60%

Claims Over Specific		
Relationship	Amount	\$ > Specific
Employee	\$141,444	\$30,000
Employee	\$158,180	\$35,000
Employee	\$101,879	\$20,000
Employee	\$92,893	\$15,000
Spouse	\$85,814	\$5,210
Total	\$580,210	\$105,210
% Of Total Claims		26%

Routt County

Large Claim Analysis- Claims over \$35,000



Specific Level: \$75,000 (Aggregating Specific Level: \$100,000)				Accumulation Towards Agg. Spec. (\$100K)	Actual Stop Loss Reimbursement	2021 Plan Year
Coverage Includes: Medical and Rx						Change from Prior Month
Relationship	Condition	Amount Paid	Over Specific			
Employee	Benign Neoplasm of Neinges Unspecified	\$158,180	\$83,180	\$83,180	\$35,000	\$6,770
Employee	Spondylolistehsis Cervical Region	\$141,444	\$66,444	\$66,444	\$30,000	\$569
Employee	Sepsis D/T Methicillin Resistant Staph	\$101,879	\$26,879	\$26,879	\$20,000	\$857
Employee	Cellulitis of Right Toe	\$92,893	\$17,893	\$17,893	\$15,000	\$1,708
Spouse	Intraductal Carcinoma In Situ of Left Breast	\$85,814	\$10,814	\$10,814	\$5,210	\$2,650
Spouse	Mech Loosening Internal Left Knee Prosthesis	\$74,194	\$0	\$0	\$0	\$0
Child	Awaiting Diagnosis	\$59,524	\$0	\$0	\$0	\$59,524
Spouse	Other Fatigue	\$57,767	\$0	\$0	\$0	\$2,057
Employee	Unilateral Primary Osteoarthritis, Left Hip	\$48,207	\$0	\$0	\$0	\$0
Employee	Other Fx Head Neck Lt Fem Initial Encounter	\$46,337	\$0	\$0	\$0	\$469
Employee	Sprain Anterior Cruciate Ligament Left Knee	\$45,364	\$0	\$0	\$0	\$140
Spouse	Strain Muscle Tendon, Rotator Cuff Left Shoulder	\$44,366	\$0	\$0	\$0	\$6
Spouse	Unilateral Primary Osteoarthritis, Right Knee	\$40,857	\$0	\$0	\$0	\$78
Spouse	Unspecified Injury of Thorax Initial Encounter	\$40,635	\$0	\$0		\$40,635
Total Large Claims: 14		\$1,037,461	\$205,210	\$205,210	\$105,210	\$115,462
Total Medical & Rx Claims Paid:		\$2,258,480				
Percentage of Medical & Rx Claims Paid:		46%				

Specific Stop Loss Premium Paid:	\$516,807
Loss Ratio:	20%

Routt County

2021 Medical & Rx Cost Projection



Projection Period - through December 2021

MEDICAL		
PEPM Projection	PEPM Projection	
01/1/2021 - 12/31/2021		
10/1/2019 - 9/31/2020	10/1/2020 - 9/31/2021	
Medical Claims	\$2,521,875	\$3,511,146
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Medical Claims	\$2,521,875	\$3,511,146
Membership Lagged 2 Months	2,702	2,651
Projected PEPM Claim Cost	\$933.34	\$1,324.46
6.5% Annual Trend	1.0819	1.0159
Projected Medical & Rx PEPM	\$1,009.78	\$1,345.48
PHARMACY		
PEPM Projection	PEPM Projection	
10/1/2019 - 9/31/2020		
10/1/2020 - 9/31/2021		
Pharmacy Claims	\$547,340	\$498,255
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Pharmacy Claims	\$547,340	\$498,255
Membership Lagged 1 Month	2,693	2,657
Projected PEPM Claim Cost	\$203.25	\$187.53
10.0% Annual Trend	1.1265	1.0241
Trended Rx Claims	\$228.96	\$192.05
Rebate Adjustment	1.0000	1.0000
Projected Rx PEPM	\$228.96	\$192.05
Combined Medical/Rx Projection (PEPM)	\$1,238.74	\$1,537.53
Combined Medical/Rx Projection (Annual)	\$3,347,069	\$4,075,979
Stop-Loss Claim Adjustment (trended at Medical trend)	(\$12,274)	(\$889,305)
Net Claims Annual	\$3,334,795	\$3,186,674
Net Claims PEPM	\$1,234.19	\$1,202.06
PERIOD WEIGHTING		
Period Weighting	30%	70%
Adjusted Membership	808	1860
Member-Adjusted Period Weighting	30.3%	69.7%
2021 Total PEPM Claims Projection	\$1,211.79	
2021 Total PEPM Fixed Costs	\$286.15	
Average Current Plan Year Membership	221	
2021 Projected Blended Medical/Rx Claims	\$3,213,680	
2021 Projected Total Fixed Costs	\$758,876	
2021 Projected Total Costs (Claims + Fixed)	\$3,972,556	
2021 Total PEPM Cost Projection	\$1,497.95	
2021 YTD Med/Rx PEPM Total Cost	\$1,368.74	
Projected Change in Total Cost	9.4%	
2021 Annualized Budget	\$4,024,580	
2021 PEPM Budget	\$1,518	
Projected \$ Change to 2021 Budget	(\$52,024)	
Projected % Change to 2021 Budget	-1.3%	

Routt County

2022 Medical & Rx Cost Projection



Projection Period - through December 2022

MEDICAL		
PEPM Projection	PEPM Projection	
01/1/2022 - 12/31/2022		
10/1/2019 - 9/31/2020	10/1/2020 - 9/31/2021	
Medical Claims	\$2,521,875	\$3,511,146
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Medical Claims	\$2,521,875	\$3,511,146
Membership Lagged 2 Months	2,702	2,651
Projected PEPM Claim Cost	\$933.34	\$1,324.46
6.5% Annual Trend	1.1522	1.0819
Projected Medical & Rx PEPM	\$1,075.41	\$1,432.93
PHARMACY		
PEPM Projection	PEPM Projection	
10/1/2019 - 9/31/2020		
10/1/2020 - 9/31/2021		
Pharmacy Claims	\$547,340	\$498,255
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Pharmacy Claims	\$547,340	\$498,255
Membership Lagged 1 Month	2,693	2,657
Projected PEPM Claim Cost	\$203.25	\$187.53
10.0% Annual Trend	1.2392	1.1265
Trended Rx Claims	\$251.86	\$211.25
Rebate Adjustment	1.0000	1.0000
Projected Rx PEPM	\$251.86	\$211.25
Combined Medical/Rx Projection (PEPM)	\$1,327.27	\$1,644.19
Combined Medical/Rx Projection (Annual)	\$3,586,281	\$4,358,737
Stop-Loss Claim Adjustment (trended at Medical trend)	(\$13,072)	(\$947,110)
Net Claims Annual	\$3,573,209	\$3,411,627
Net Claims PEPM	\$1,322.43	\$1,286.92
PERIOD WEIGHTING		
Period Weighting	30%	70%
Adjusted Membership	808	1860
Member-Adjusted Period Weighting	30.3%	69.7%
2022 Total PEPM Claims Projection	\$1,297.67	
2022 Total PEPM Fixed Costs (+4%)	\$297.60	
Average Current Plan Year Membership	221	
2022 Projected Blended Medical/Rx Claims	\$3,441,433	
2022 Projected Total Fixed Costs	\$789,231	
2022 Projected Total Costs (Claims + Fixed)	\$4,230,664	
2022 Total PEPM Cost Projection	\$1,595.27	
2021 YTD Med/Rx PEPM Total Cost	\$1,368.74	
Projected Change in Total Cost	16.6%	
2021 Annualized Budget	\$4,024,580	
2021 PEPM Budget	\$1,518	
Projected \$ Change to 2021 Budget	\$206,084	
Projected % Change to 2021 Budget	5.1%	

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2022 Medical & Rx Cost Projection- Move to Select CO

Projection Period - through December 2022

	MEDICAL	
	PEPM Projection	PEPM Projection
	01/1/2022 - 12/31/2022	
	10/1/2019 - 9/31/2020	10/1/2020 - 9/31/2021
Projection Period		
Experience Period		
Medical Claims	\$2,521,875	\$3,511,146
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	0.950	0.950
Adjusted Medical Claims	\$2,395,781	\$3,335,589
Membership Lagged 2 Months	2,702	2,651
Projected PEPM Claim Cost	\$886.67	\$1,258.24
6.5% Annual Trend	1.1522	1.0819
Projected Medical & Rx PEPM	\$1,021.64	\$1,361.29
	PHARMACY	
	PEPM Projection	PEPM Projection
	10/1/2019 - 9/31/2020	
	10/1/2019 - 9/31/2020	10/1/2020 - 9/31/2021
Experience Period		
Pharmacy Claims	\$547,340	\$498,255
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Pharmacy Claims	\$547,340	\$498,255
Membership Lagged 1 Month	2,693	2,657
Projected PEPM Claim Cost	\$203.25	\$187.53
10.0% Annual Trend	1.2392	1.1265
Trended Rx Claims	\$251.86	\$211.25
Rebate Adjustment	1.0000	1.0000
Projected Rx PEPM	\$251.86	\$211.25
Combined Medical/Rx Projection (PEPM)	\$1,273.50	\$1,572.54
Combined Medical/Rx Projection (Annual)	\$3,440,993	\$4,168,801
Stop-Loss Claim Adjustment (trended at Medical trend)	(\$13,072)	(\$947,110)
Net Claims Annual	\$3,427,921	\$3,221,691
Net Claims PEPM	\$1,268.66	\$1,215.27
	PERIOD WEIGHTING	
Period Weighting	30%	70%
Adjusted Membership	808	1860
Member-Adjusted Period Weighting	30.3%	69.7%
2022 Total PEPM Claims Projection	\$1,231.44	
2022 Total PEPM Fixed Costs (+4%)	\$297.60	
Average Current Plan Year Membership	221	
2022 Projected Blended Medical/Rx Claims	\$3,265,782	
2022 Projected Total Fixed Costs	\$789,231	
2022 Projected Total Costs (Claims + Fixed)	\$4,055,013	
2022 Total PEPM Cost Projection	\$1,529.04	
2021 YTD Med/Rx PEPM Total Cost	\$1,368.74	
Projected Change in Total Cost	11.7%	
2021 Annualized Budget	\$4,024,580	
2021 PEPM Budget	\$1,518	
Projected \$ Change to 2021 Budget	\$30,433	
Projected % Change to 2021 Budget	0.8%	

Routt County

2022 Medical/Rx ASO Renewal



	Current	UMR Renewal	W Dental Option
Total Assumed Enrollment	225	225	225
Administration Fees			
Med/Rx Administration	\$31.15	\$31.15	\$31.15
Utilization Management	\$1.84	\$2.05	\$2.05
Complex Condition CARE	\$1.84	\$1.84	\$1.84
Ongoing Condition CARE	\$3.94	\$3.94	\$3.94
Med/Rx Integration	\$1.05	\$1.05	\$1.05
Rx Admin Credit	(\$22.00)	(\$22.00)	(\$22.00)
Dental Claims	-	-	\$3.97
Direct Path	\$3.50	-	-
Third Party Stop Loss Reporting*	\$5.00	\$5.00	\$5.00
Total Medical Administration Fees PEPM	\$26.32	\$23.03	\$27.00
Total Admin and Network Cost			
Annual Administration Cost	\$71,064	\$62,181	\$72,900
\$ Change from Current		(\$8,883)	\$1,836
% Change from Current		-12.5%	2.6%
Wellness Credit	\$10,000	\$10,000	\$10,000

*If we move to Symetra the third party stop loss PEPM is removed

Routt County

2022 Stop Loss Analysis



		<i>Not Firm</i>	<i>FIRM</i>	<i>FIRM</i>	<i>Not Firm</i>
Current Enrollment	Partners MGU Current	Partners MGU Initial Renewal	Partners MGU Negotitated Renewal	Symetra Proposed	Optum Proposed
Total Enrollment	225	225	225	225	225
Individual Stop-Loss					
Coverage	Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx
Stop Loss Contract	Paid	Paid	Paid	Paid	Paid
Maximum Lifetime Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Annual Maximum Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Stop-Loss Level	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Aggregating Specific	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Laser Liability	Yes	Yes	Yes	Yes	Yes
Lasers	\$140,000 \$350,000	No	No	No	TBD
Individual Stop-Loss - Composite	\$245.26	\$286.68	\$262.47	\$261.54	\$349.36
Aggregate Stop Loss - Composite	\$12.66	\$12.65	\$9.74	\$9.74	\$12.71
Total ISL + ASL Premiums					
Monthly Specific Premium	\$55,183	\$64,502	\$59,057	\$58,847	\$78,606
Monthly Aggregate Premium	\$2,849	\$2,846	\$2,192	\$2,192	\$2,860
Total Monthly Premiums	\$58,032	\$67,348	\$61,248	\$61,039	\$81,466
Total Annual Premiums	\$696,379	\$808,179	\$734,977	\$732,464	\$977,594
\$ Difference from Current	-	\$111,801	\$38,599	\$36,086	\$281,215
% Change from Current	-	16.1%	5.5%	5.2%	40.4%

Routt County

2022 Dental Option



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	Delta Dental- Voluntary Current		UMR- Employer Sponsored Option Indemnity Plan	
Benefits (In-Network)	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Individual Deductible	\$50	\$150	\$50	\$150
Diagnostic & Preventive	100%	100%	100%	100%
Basic Restorative	80%	80%	80%	80%
Major Restorative	10% in first year 25% second year 50% thereafter	10% in first year 25% second year 50% thereafter	50%	50%
Calendar Year Maximum	\$1,000	\$1,000	\$1,200	\$1,200
Out-of-Network Basis	-	UCR 90th	UCR 90th	UCR 90th
Orthodontia	-	-	50%	50%
Orthodontia Eligibility			Up to age 19	Up to age 19
Orthodontia Lifetime Maximum	-	-	\$1,500	\$1,500
Enrollment				
Employee Only	65		65	
Employee + Spouse	26		26	
Employee + Child(ren)	14		14	
Family	52		52	
Monthly Rates				
Employee Only	\$33.08		\$43.21	
Employee + Spouse	\$66.12		\$82.53	
Employee + Child(ren)	\$73.71		\$90.30	
Family	\$106.77		\$127.90	
Total Cost				
Monthly Premium	\$10,453		\$12,869	
Total Annual Premium	\$125,440		\$154,431	

Routt County

2022 Basic Life & AD&D Renewal & Marketing Analysis



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Benefit Detail	One America		Mutual of Omaha	Hartford	Prudential
	Current	Renewal	Renewal	Renewal	Renewal
Benefit	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Benefit Reduction	35% at age 65 75% at age 75	35% at age 65 75% at age 75	35% at age 65 75% at age 75	35% at age 65 75% at age 75	35% at age 65 75% at age 75
Waiver of Premium	Terminates at 65	Terminates at 65	Terminates at 65	Terminates at 65	Terminates at 65
Rates					
Life per \$1,000	\$0.155	\$0.155	\$0.140	\$0.110	\$0.130
AD&D per \$1,000	\$0.020	\$0.020	\$0.020	\$0.020	\$0.013
Covered Monthly Volume	\$6,256,250	\$6,256,250	\$6,256,250	\$6,256,250	\$6,256,250
Covered Employees	250	250	250	250	250
Basic Life Monthly Premium	\$970	\$970	\$876	\$688	\$813
AD&D Monthly Premium	\$125	\$125	\$125	\$125	\$81
Total Monthly Premium	\$1,095	\$1,095	\$1,001	\$813	\$895
Life Annual Premium	\$11,637	\$11,637	\$10,511	\$8,258	\$9,760
AD&D Annual Premium	\$1,502	\$1,502	\$1,502	\$1,502	\$976
Total Cost					
Total Annual Life Premium	\$13,138	\$13,138	\$12,012	\$9,760	\$10,736
\$ Difference Over Current		\$0	(\$1,126)	(\$3,378)	(\$2,402)
% Difference Over Current		0%	-9%	-26%	-18%
Rate Guarantee		1 more year	2 years	2 years	3 years

Routt County

2022 Long Term Disability Renewal Analysis



Benefit Detail	One America		Mutual of Omaha	Hartford	Prudential
	Current	Renewal	Renewal	Renewal	Renewal
Benefit %	67%	67%	67%	67%	67%
Maximum Monthly Benefit	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
Maximum Payment Period	Less of 2 years or to age 70	Less of 2 years or to age 70	Less of 2 years or to age 70	Less of 2 years or to age 70	Less of 2 years or to age 70
Waiting Period	90 days	90 days	90 days	90 days	90 days
Benefit Duration	SSFRA	SSFRA	SSFRA	SSFRA	SSFRA
Rates					
Rates per \$100	\$0.370	\$0.370	\$0.350	\$0.410	\$0.634
Covered Volume	\$1,549,409	\$1,549,409	\$1,549,409	\$1,549,409	\$1,549,409
Monthly Premium	\$5,733	\$5,733	\$5,423	\$6,353	\$9,823
Total Cost					
Total Annual Premium	\$68,794	\$68,794	\$65,075	\$76,231	\$117,879
\$ Difference Over Current		\$0	(\$3,719)	\$7,437	\$49,085
% Difference Over Current		0.0%	-5.4%	10.8%	71.4%
Rate Guarantee		1 more year	2 years	2 years	3 years

Routt County

2022 Short Term Disability Option Analysis



	Mutual of Omaha Option	Hartford Option	Prudential Option
Benefit Detail			
Benefit %	60%	60%	60%
Maximum Weekly Benefit	\$2,000	\$2,000	\$2,000
Minimum Weekly Benefit	\$25	\$25	\$25
Benefit Period	11 weeks	11 weeks	11 weeks
Pre-Existing Condition Exclusion	None	None	None
Benefits Start Date	14th day of disability	8th day of disability	14th day of disability
Rates			
Rates per \$10 of Weekly Benefit	\$0.200	\$0.230	\$0.240
Covered Volume	\$216,712	\$216,712	\$216,712
Monthly Premium	\$4,334	\$4,984	\$5,201
Total Cost			
Total Annual Premium	\$52,011	\$59,813	\$62,413
Rate Guarantee	2 years	2 years	3 years

Routt County

2022 Renewal Summary- Status Quo



All. Together. Certain.

	Current Annual Cost	Renewal Annual Cost	% Change
UMR Medical Administration	\$71,064	\$48,681	-31.50%
Specific Stop Loss*	\$696,379	\$732,464	5.18%
Hays Expected Medical & Rx PEPM Claims	\$3,213,680	\$3,441,433	7.09%
Direct Path	\$9,450	-	
Basic Life & AD&D (OneAmerica)	\$13,138	\$13,138	0.00%
Long Term Disability (OneAmerica)	\$68,794	\$68,794	0.00%
Total Fixed Fees + Estimated Claims	\$4,072,504	\$4,304,510	5.70%

*Assume move to Symetra stop loss

Total Annual Cost Comparison to Year End Budget	2021		
		Estimated Total Cost	Difference From Current Budget
2021 Budget	\$4,024,580	\$4,304,510	\$279,930 6.96%

Routt County

2022 Renewal Summary- Move to SelectCO



All. Together. Certain.

	Current Annual Cost	Renewal Annual Cost	% Change
UMR Medical Administration	\$71,064	\$48,681	-31.50%
Specific Stop Loss*	\$696,379	\$732,464	5.18%
Hays Expected Medical & Rx PEPM Claims	\$3,213,680	\$3,265,782	1.62%
Direct Path	\$9,450	-	
Basic Life & AD&D	\$13,138	\$13,138	0.00%
Long Term Disability	\$68,794	\$68,794	0.00%
Total Fixed Fees + Estimated Claims	\$4,072,504	\$4,128,859	1.38%

*Potential for stop loss to decrease

**Assume move to Symetra stop loss

Total Annual Cost Comparison to Year End Budget	2021		
	2021 Budget	\$4,024,580	Estimated Total Cost \$4,128,859

Routt County

2022 Renewal Summary- Move to SelectCO, Add ER Paid Dental & STD



All. Together. Certain.

	Current Annual Cost	Renewal Annual Cost	% Change
UMR Medical Administration	\$71,064	\$48,681	-31.50%
Specific Stop Loss*	\$696,379	\$732,464	5.18%
Hays Expected Medical & Rx Claims	\$3,213,680	\$3,265,782	1.62%
UMR Dental Administration & Hays Expected Claims***	-	\$154,431	
Direct Path	\$9,450	-	
Basic Life & AD&D (Mutual of Omaha)	\$13,138	\$12,012	-8.57%
Long Term Disability (Mutual of Omaha)	\$68,794	\$65,075	-5.41%
Short Term Disability (Mutual of Omaha)	-	\$52,011	
Total Fixed Fees + Estimated Claims	\$4,072,504	\$4,330,457	6.33%

*Potential for stop loss to decrease

**Assume move to Symetra stop loss

***Routt County paying for 100% of dental cost

Total Annual Cost Comparison to Year End Budget	2021		
		Estimated Total Cost	Difference From Current Budget
2021 Budget	\$4,024,580	\$4,330,457	\$305,877 7.60%

Routt County

2022 Renewal Summary- Move to SelectCO, Add ER Paid Dental (50/50) & STD



All. Together. Certain.

	Current Annual Cost	Renewal Annual Cost	% Change
UMR Medical Administration	\$71,064	\$48,681	-31.50%
Specific Stop Loss**	\$696,379	\$732,464	5.18%
Hays Expected Medical & Rx Claims	\$3,213,680	\$3,265,782	1.62%
UMR Dental Administration & Hays Expected Claims***	-	\$77,216	
Direct Path	\$9,450	-	
Basic Life & AD&D (Mutual of Omaha)	\$13,138	\$12,012	-8.57%
Long Term Disability (Mutual of Omaha)	\$68,794	\$65,075	-5.41%
Short Term Disability (Mutual of Omaha)	-	\$52,011	
Total Fixed Fees + Estimated Claims	\$4,072,504	\$4,253,241	4.44%

*Potential for stop loss to decrease

**Assume move to Symetra stop loss

***Routt County paying for 50% of dental cost

Total Annual Cost Comparison to Year End Budget	2021		
	2021 Budget	\$4,024,580	Estimated Total Cost
		\$4,253,241	\$228,661 5.68%