



The Helena Public Schools educate, engage, and empower each student to maximize his or her individual potential with the knowledge, skills and character essential to being a responsible citizen and life-long learner.

Health Benefit Meeting

Lincoln Center | 1325 Poplar St. | Helena MT.
59601

Thursday, May 11th, 2023 - 3:45 p.m.
Lincoln Board of Trustees Conference
Room and via TEAMS:

Microsoft Teams meeting

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Phone Conference ID: 349 368 392#

AGENDA

I. CALL TO ORDER /INTRODUCTIONS

II. REVIEW OF AGENDA

III. GENERAL PUBLIC COMMENT

This is the time for comment on public matters that are not on the agenda. Public matters do not include any pending legal matters, private personnel issues or private student issues. Please do not attempt to address such issues at this time or you will be ruled out of order. The Board cannot enter into a discussion during General Public Comment.

IV. NEW BUSINESS

A. Items For Action

1. 4.06.23 Meeting Minutes
2. Vote: Recommendation for Premiums PY 23-24

B. Items For Information

1. Sub-Committee Reports

Finance/Benefits

- None

Appeals

- None

Wellness

- None

Communications

- None

Other

- None

V. NEXT MEETING

Thursday, May 25, 2023

VI. ADJOURNMENT

Helena School District No. 1 Health Benefit Plan 2023-24 Premium Analysis
For 2022-2023 Claims Paid and Expense Adjustments for Inflation

	Inflation Rate	10/1/22-3/31/23	A.) 10/1/22-3/31/23	Costs to Plan	Adjusted Admin. Costs Per Participant	B.) Last Plan Year	Costs to Plan	Adjusted Admin. Costs Per Participant	C.) Last 12 months	Costs to Plan	Adjusted Admin. Costs Per Participant	D.) Average of A,B,C
		(six months)	(annualized)	Adjusted for Inflation		10/01/21 - 9/30/22	Adjusted for Inflation		4/01/22 - 3/31/23	Adjusted for Inflation		
Administrative Expenses												
Allegiance/ESI Wellness Program	2.00%	\$151,342	\$302,685	\$308,738	\$324	\$181,385	\$185,012	\$194	\$241,284	\$246,110	\$253	
Budgeted \$		\$41,843	\$83,687	\$83,687	\$88	\$226,688	\$226,688	\$238	\$257,121	\$257,121	\$270	
Total Administrative Costs			\$1,966,990	\$2,004,656	\$2,104	\$1,300,265	\$1,321,736	\$1,387	\$1,736,284	\$1,765,867	\$1,847	
Expenses Paid by STANDARD Plan												
Medical Including Prescription	5.00%	\$1,046,765	\$2,093,530	\$2,198,207		\$1,582,575	\$1,661,704		\$1,844,842	\$1,937,084		
Dental	2.00%	\$46,348	\$92,696	\$94,550		\$84,397	\$86,085		\$89,029	\$90,810		
Vision	2.00%	\$0	\$0	\$0		\$0	\$0		\$0	\$0		
Total Claims		\$1,093,113	\$2,186,226	\$2,292,756		\$1,666,972	\$1,747,789		\$1,933,871	\$2,027,894		
Administrative Costs based on # of Participants				\$780,407			\$514,548			\$685,392		
Total Estimated Costs to Plan					\$3,073,163			\$2,262,337			\$2,713,286	\$2,682,929
Expenses Paid by PREMIUM Plan												
Medical Including Prescription	5.00%	\$3,988,325	\$7,976,650	\$8,375,483		\$9,723,825	\$10,210,016		\$9,646,139	\$10,128,446		
Dental	3.00%	\$150,305	\$300,610	\$309,628		\$384,688	\$396,229		\$360,007	\$370,807		
Vision	2.00%	\$28,598	\$57,196	\$58,340		\$50,186	\$51,190		\$54,324	\$55,410		
Total Claims		\$4,167,228	\$8,334,456	\$8,743,451		\$10,158,699	\$10,657,435		\$10,060,470	\$10,554,664		
Administrative Costs based on # of Participants				\$1,224,250			\$807,188			\$1,075,198		
Total Estimated Costs to Plan					\$9,967,700			\$11,464,623			\$11,629,861	\$11,020,728
Estimated Expenses Paid by Both Plans												
Medical Including Prescription	5.00%	\$5,035,090	\$10,070,180	\$10,573,689		\$11,306,400	\$11,871,720		\$11,490,981	\$12,065,530		
Dental	2.00%	\$196,653	\$393,306	\$401,172		\$469,085	\$478,467		\$449,036	\$458,017		
Vision	2.00%	\$28,598	\$57,196	\$58,340		\$50,186	\$51,190		\$54,324	\$55,410		
Total Claims		\$5,260,341	\$10,520,682	\$11,033,201		\$11,825,671	\$12,401,376		\$11,994,341	\$12,578,957		
Administrative Costs based on # of Participants				\$2,004,656			\$1,321,736			\$1,760,590		
Total Estimated Costs to Plan			\$12,487,672		\$13,040,863	\$13,125,936		\$13,726,959	\$13,730,625		\$14,343,147	\$13,703,657
Estimated Increase in Costs to Plan					\$553,191			\$601,024			\$612,522	
NOTED ONLY NOT USED IN CALCULATIONS WAIVED PREMIUM		Waived	\$407,636	Adjusted	\$145,555	\$371,169	Adjusted	\$229,855	\$371,169	Adjusted	\$241,354	
Premium Revenue Based on 3/31/22 Enrollment	Monthly	Annual				A.) 10/1/20-3/31/21	B.) 10/01/19 - 9/30/20	C.) 4/01/20 - 3/31/21	D.) AVERAGE			
Premium Plan	\$682,567	\$8,190,805				\$13,040,863	\$13,726,959	\$14,343,147	\$13,703,657	\$13,703,657		
Standard Plan	\$329,192	\$3,950,299										
Annualized Total				\$12,141,104		\$13,040,863	\$13,726,959	\$14,343,147	\$13,703,657	\$13,703,657		
Estimated Income or (Loss)						-\$899,759	-\$1,585,855	-\$2,202,043	-\$1,562,553	-\$1,562,553		
9% Prem Increase						-7.41%	-13.06%	-18.14%	-12.87%	% Gain/Loss in Fund		
Premium Plan	\$743,998	\$8,927,977				\$13,040,863	\$13,726,959	\$14,343,147	\$13,703,657			
Standard Plan	\$358,819	\$4,305,826										
Total				\$13,233,803		\$13,040,863	\$13,726,959	\$14,343,147	\$13,703,657		-\$469,853	
Estimated Income or (Loss) for 2022-23					\$1,092,699	\$192,940	-\$493,156	-\$1,109,344	-\$469,853			
						1.46%	-3.73%	-8.38%	-3.55%	% Extra in Fund		

W/out Annualization
 \$13,717,141
 -\$1,576,037

2022-2023

STANDARD Plan	Premium Amount	District Contribution	EE Out-of-Pocket
Employee Only	\$658	\$969	\$311
Employee Plus Spouse	\$1,245	\$969	(\$276)
Employee Plus Children	\$776	\$969	\$193
Employee Plus Family	\$1,360	\$969	(\$390)
Medicare Self	\$281	\$0	(\$281)
Medicare Spouse	\$281	\$0	(\$281)

2022-2023

PREMIUM Plan	Premium Amount	District Contribution	EE Out-of-Pocket
Employee Only	\$963	\$969	\$6
Employee Plus Spouse	\$1,822	\$969	(\$853)
Employee Plus Children	\$1,111	\$969	(\$142)
Employee Plus Family	\$1,968	\$969	(\$998)
Medicare Self	\$411	\$0	(\$411)
Medicare Spouse	\$411	\$0	(\$411)

2023-2024 With 0% Increase in District Contribution and 9% Increase in Premium Amount

STANDARD Plan	Premium Amount	District Contribution	EE Out-of-Pocket	<i>Diff</i>
Employee Only	\$718	\$969	\$252	\$59
Employee Plus Spouse	\$1,357	\$969	(\$388)	\$112
Employee Plus Children	\$846	\$969	\$123	\$70
Employee Plus Family	\$1,482	\$969	(\$513)	\$122
Medicare Self	\$306	\$0	(\$306)	\$25
Medicare Spouse	\$306	\$0	(\$306)	\$25

2023-2024 With 0% Increase in District Contribution and 9% Increase in Premium Amount

PREMIUM Plan	Premium Amount	District Contribution	EE Out-of-Pocket	<i>Diff</i>
Employee Only	\$1,050	\$969	(\$81)	\$87
Employee Plus Spouse	\$1,986	\$969	(\$1,017)	\$164
Employee Plus Children	\$1,211	\$969	(\$242)	\$100
Employee Plus Family	\$2,145	\$969	(\$1,175)	\$177
Medicare Self	\$448	\$0	(\$448)	\$37
Medicare Spouse	\$448	\$0	(\$448)	\$37

2023-2024 With 0% Increase in District Contribution and 12.5% Increase in Premium Amount

STANDARD Plan	Premium Amount	District Contribution	EE Out-of-Pocket	<i>Diff</i>
Employee Only	\$741	\$969	\$229	\$82
Employee Plus Spouse	\$1,401	\$969	(\$432)	\$156
Employee Plus Children	\$874	\$969	\$96	\$97
Employee Plus Family	\$1,530	\$969	(\$560)	\$170
Medicare Self	\$316	\$0	(\$316)	\$35
Medicare Spouse	\$316	\$0	(\$316)	\$35

2023-2024 With 0% Increase in District Contribution and 12.5% Increase in Premium Amount

PREMIUM Plan	Premium Amount	District Contribution	EE Out-of-Pocket	<i>Diff</i>
Employee Only	\$1,084	\$969	(\$115)	\$120
Employee Plus Spouse	\$2,050	\$969	(\$1,081)	\$228
Employee Plus Children	\$1,250	\$969	(\$281)	\$139
Employee Plus Family	\$2,214	\$969	(\$1,244)	\$246
Medicare Self	\$462	\$0	(\$462)	\$51
Medicare Spouse	\$462	\$0	(\$462)	\$51

FINAL CALCULATIONS	A.) 10/1/21-3/31/22 Annualized	B.) Last Plan Year 10/1/2020 – 9/30/2021	C.) Last 12 Months 4/1/2021 – 3/31/2022	D.) Average
Amount Needed Based off 5% Medical 3% Dental and 2% Vision Increase	\$ 13,040,863	\$ 13,726,959	\$ 14,343,147	\$ 13,703,657
Premium Revenue Based on 3/31/23 Enrollment(NO INCREASES)	\$ 12,141,104	\$ 12,141,104	\$ 12,141,104	\$ 12,141,104
Balance Needed	\$ 899,759	\$ 1,585,855	\$ 2,202,043	\$ (1,562,553)
				-12.87%

D.) Average Calculations	\$ Generated	Amount Needed	Amount Needed
0% Increase In Premiums	\$ 12,141,104	\$ 13,703,657	\$ (1,562,553)
9% Increase In Premiums	\$ 13,233,803	\$ 13,703,657	\$ (469,853)
12.5% Increase in Premiums	\$ 13,658,742	\$ 13,703,657	\$ (44,915)

*** With a 9% increase in premiums, the District Health Insurance fund will have to take a \$469,853 loss to the Unreserves, saving the members an additional 3.87% increase**