



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, August 31st, 2023 - 3:45 p.m.

Lincoln Board of Trustees Conference
Room and via TEAMS:

Microsoft Teams meeting

Join on your computer, mobile app or room device

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Meeting ID: 221 968 951 093

Passcode: BpRKRg

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[+1 406-272-9506,164373178#](#) United States, Billings

[\(866\) 790-3305,164373178#](#) United States (Toll-free)

Phone Conference ID: 164 373 178#

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. Item For Action

1. Stop Loss-See "Other"

B. Items For Information

1. Sub-Committee Reports

Finance/Benefits

- None

Appeals

- None

Wellness

- None

Communications

- None

Other

- Allegiance: Stop Loss Renewal

V. NEXT MEETING

Thursday, September 28, 2023

VI. ADJOURNMENT

Helena School District #1

	UNUM	UNUM	UNUM	UNUM	UNUM
	A	A	A	A	A
	CURRENT	RENEWAL A	RENEWAL B	OPTION 2A	OPTION 4A
	24/12	36/12	36/12	36/12	36/12
	\$165,000.00	\$165,000.00	\$165,000.00	\$185,000.00	\$175,000.00
	\$125,000.00	\$125,000.00	\$125,000.00	\$125,000.00	
	\$325K LASER		\$450K LASER		
Specific Premium	\$1,156,058.40	\$1,681,100.40	\$1,484,063.40	\$1,447,996.80	\$1,660,933.20
Agg. Premium	\$31,059.60	\$32,688.60	\$32,688.60	\$33,231.60	\$33,104.40
Total Premium Difference From Current	\$1,187,118.00	\$1,713,789.00	\$1,516,752.00	\$1,481,228.40	\$1,694,037.60
% Increase		44%	28%	25%	43%
Premium Reduction for Alternate Specific Levels from Renewal		\$525,042.00	\$328,005.00	\$291,938.40	\$504,874.80
# of Specifics				\$232,560.60	\$19,751.40
				11.6	2.0
Administration Fees	\$200,475.60	\$204,385.20	\$204,385.20	\$204,385.20	\$204,385.20
PEPM	\$15.92	\$16.25	\$16.25	\$16.25	\$16.25
Agg. Premium	\$2.86	\$3.01	\$3.01	\$3.06	\$3.04
Fund to Expected	\$10,317,421.92	\$9,969,571.20	\$9,969,571.20	\$10,168,902.24	\$10,079,229.12
Fund to Agg.	\$12,896,777.40	\$12,461,964.00	\$12,461,964.00	\$12,711,127.80	\$12,599,036.40
Total Fund to Expected	\$11,990,015.52	\$12,012,745.40	\$12,105,708.40	\$11,979,515.84	\$11,977,561.92
Total Fund to Agg.	\$14,569,371.00	\$14,505,138.20	\$14,598,101.20	\$14,521,741.40	\$14,497,369.20
% Change expected		0.19%	0.96%	-0.09%	-0.10%
% Change Agg.		-0.44%	0.20%	-0.33%	-0.49%

# of Specific prior:	2018	2019	2020	2021	2022
	2	11	8	7	8
Amt recovered by Reinsurance:	\$78,630.77	\$689,754.29	\$994,152.12	\$1,248,608.74	\$690,590.39

Claimants at 80% or above	Total Paid
Participant 1	\$568,366.83
Participant 2	\$456,788.67
Participant 3	\$260,873.50
Participant 4	\$196,374.99
Participant 5	\$190,894.70
Participant 6	\$169,411.96
Participant 7	\$159,104.78
Participant 8	\$140,270.03

2018 Spec = \$568,586.40	2019 Spec = \$678,588.60	2020 Spec = \$1,025,226.24	2021 Spec = \$1,173,413.52	2022 Spec = \$1,156,058.40	2023 Spec = TBD
2018 Admin Fee= \$15.75	2019 Admin Fee= \$15.00	2020 Admin Fee= \$15.30	2021 Admin Fee= \$15.61	2022 Admin Fee= \$15.92	2023 Admin Fee= \$16.25