

HUB

Advocacy. Tailored Insurance Solutions. Peace of Mind

2022-23 Medical Renewal Analysis

Presented By:

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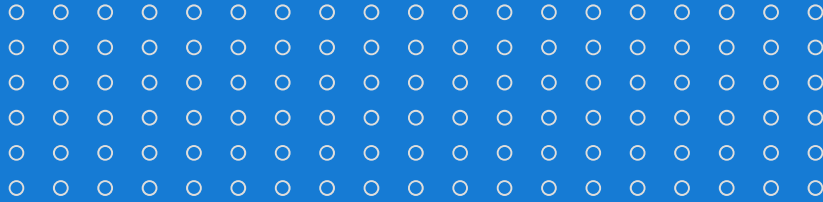


Inforce Vendors – 2023 Renewal



COVERAGE	CARRIER	2022 OUTCOME	2023 RENEWAL
<p>Medical / Rx</p>	<p>TML Health / TASB Cooperative</p>	<p>Moved from TRS to TASB / TML Health for improved benefits and lower rates. 4 plans were offered:</p> <ul style="list-style-type: none"> • HMO 1500 • HMO 2500 • HDHP 3000 • PPO 2500 <p>General Assumptions and Requirements: <i>In exchange for a 3-year commitment to TASB Benefit Plan, TASB Health Benefits Pool is willing to guarantee the quoted rates for 12 months beginning 9/1/22. Second- and third-year rate increases will be capped at 9.9%. If the employer terminates within the first three years, repayment of renewal credit will apply. We reserve the right to make rate changes to comply with legislative mandates.</i></p>	<p>TML Health’s renewal was +13.6% increase</p> <p><i>In addition to the not-to-exceed rate cap of +9.9%, TML increased rates by an additional 3.7% for legislative mandates.</i></p>
<p>Employee Assistance Program</p>	<p>Deer Oaks</p>	<p>Deer Oaks EAP services are available at no cost through the TML Health</p>	<p>No Change</p>

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Medical & RX Renewal



BCBS Medical Plans – 2023-24 Renewal



MEDICAL BENEFITS	HMO 1500	HMO 2500	HSA 3000	PPO 2500	TML Health / TASB Cooperative				TML Health / TASB Cooperative			
					HMO 1500	HMO 2500	HSA 3000	PPO 2500	HMO 1500	HMO 2500	HSA 3000	PPO 2500
					2022-23	2022-23	2022-23	2022-23	2023-24	2023-24	2023-24	2023-24
FINANCIALS	EE's											
Employee Only	56	120	116	382	\$429.02	\$393.04	\$382.96	\$410.44	\$487.26	\$446.28	\$434.80	\$466.10
Employee & Spouse	1	4	0	11	\$860.60	\$787.56	\$767.12	\$822.90	\$978.83	\$895.64	\$872.36	\$935.89
Employee & Child(ren)	10	41	17	131	\$747.48	\$684.16	\$666.42	\$714.78	\$849.99	\$777.87	\$757.66	\$812.74
Employee & Family	2	1	7	29	\$1,246.10	\$1,139.94	\$1,110.24	\$1,191.28	\$1,417.91	\$1,297.00	\$1,263.17	\$1,355.48
	69	166	140	553								
Monthly Premium	928				\$34,853	\$79,506	\$63,524	\$294,023	\$39,601	\$90,326	\$72,159	\$334,123
Annual Months					\$418,232.64	\$954,066.48	\$762,290.16	\$3,528,279.36	\$475,213.32	\$1,083,909.96	\$865,910.52	\$4,009,474.20
Combined Monthly					\$471,906				\$536,209			
Combined Annual					\$5,662,868.64				\$6,434,508.00			
\$ Change from Current									\$771,639			
% Change from Current									13.6%			

2022-23 Medical Plans – TML Health



Carrier	TASB Cooperative / TML Health					
Network	BCBS of Tx.		BCBS of Tx.		BCBS of Tx.	
Plan	HMO- 1500- 7k	HMO 2500-8k	Consumer - HSA-3K 3000-6900 E		Blue Choice PPO - Copay 2500-8k	
Annual Deductible <i>Individual / Family</i>	\$1,500 / \$3,000	\$2,500 / \$5,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$2,500 / \$5,000	\$5,000 / \$10,000
Out-of-Pocket Maximum <i>Individual / Family</i>	\$7,000 / \$14,000	\$8,000 / \$16,000	\$6,900 / \$13,800	Unlimited	\$8,000 / \$16,000	Unlimited
Coinsurance	20%	20%	20%	50%	20%	50%
Annual Deductible <i>PCP / Specialist</i>	\$30 / \$45	\$30 / \$45	20%	50%	\$30 / \$45	50%
<i>Telemedicine</i>	\$0	\$0	\$44	50%	\$0	50%
<i>Outpatient Diagnostic Lab & X-ray</i>	Covered in OV Copay	Covered in OV Copay	20%	50%	Covered in OV Copay	50%
Urgent Care	\$75	\$75	20%	50%	\$75	50%
Emergency Room	\$500 Copay + 20% AD	\$500 Copay + 20% AD	\$500 Copay + 20% AD		\$500 Copay + 20% AD	
Retail Pharmacy	Must Meet Deductible					
Deductible	\$0	\$0	Integrated with Medical		\$0	
Generic / Tier 1 <i>30-Day Supply</i>	\$10, \$0 for certain generics	\$10, \$0 for certain generics	\$10, \$0 for certain generics		\$10, \$0 for certain generics	
Brand / Tier 2 & 3 <i>Preferred / Non-Preferred</i>	\$40 / \$70	\$40 / \$70	\$40 / \$70		\$40 / \$70	
Specialty / Tier 4 & 5	\$100 / \$150	\$100 / \$150	\$100 / \$150		\$100 / \$150	

2023-24 Medical Plans – TML Health

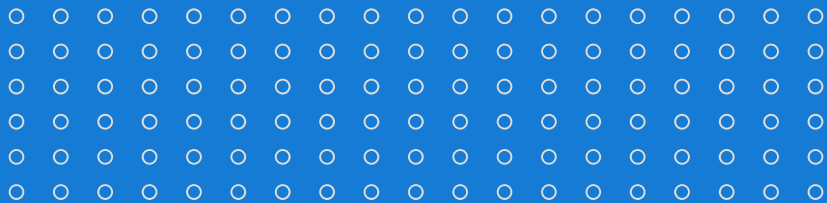


Carrier	TASB Cooperative / TML Health					
Network	BCBS of Tx.		BCBS of Tx.		BCBS of Tx.	
Plan	HMO- 1500- 7k		HMO 2500-8k		Consumer - HSA-3K 3000-6900 E	
					Blue Choice PPO - Copay 2500-8k	
Annual Deductible <i>Individual / Family</i>	\$1,500 / \$3,000		\$2,500 / \$5,000		\$3,000 / \$6,000	\$6,000 / \$12,000
Out-of-Pocket Maximum <i>Individual / Family</i>	\$7,000 / \$14,000		\$8,000 / \$16,000		\$6,900 / \$13,800	Unlimited
Coinsurance	20%		20%		20%	50%
Annual Deductible <i>PCP / Specialist Telemedicine</i>	\$30 / \$60 \$0		\$30 / \$60 \$0		20% \$44	50% 50%
<i>Outpatient Diagnostic Lab & X-ray</i>	Covered in OV Copay		Covered in OV Copay		20%	50%
Urgent Care	\$75		\$75		20%	50%
Emergency Room	\$500 Copay + 20% AD		\$500 Copay + 20% AD		\$500 Copay + 20% AD	
Retail Pharmacy	Must Meet Deductible					
Deductible	\$0		\$0		Integrated with Medical	
Generic / Tier 1 <i>30-Day Supply</i>	\$10, \$0 for certain generics		\$10, \$0 for certain generics		\$10, \$0 for certain generics	
Brand / Tier 2 & 3 <i>Preferred / Non-Preferred</i>	\$45 / \$90		\$45 / \$90		\$45 / \$90	
Specialty / Tier 4 & 5	\$150 / \$175		\$150 / \$175		\$150 / \$175	

2022-23 Plan Changes:

- Specialist copay (will apply to PPO and HMO plans -not HDHP): Specialist Copay increase from \$45 to \$60
- Prescription copays (all plans that apply copays): Tier 1-\$10 (no change), Tier 2- \$45, Tier 3-\$90, Tier 4-\$150, and Tier 5-\$175
- Infusion copay - \$30 when received at the doctor’s office, independent infusion center, or at home. \$500 Copay when received at a hospital or outpatient facility.
- New Surgery Plus benefit- plan covers most costs associated with non-emergency surgery at approved/authorized providers.
- New Member Reward program- by shopping for the lowest costing provider, you can save money and get member rewards (\$).

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2023-24 Medical Plan Contributions by Salary Band



2022-23 Medical Plans – Contributions



Riverwalk Foundation- **TEACHER** (Salary Band 5 & 6 & Teacher)

2023-24 TML HEALTH / TASB COOPERATIVE MEDICAL RATES- \$325 Contribution Per Month

Total Medical Rate		Medical Rate per Unit		SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)		2022-23 Monthly Employee Contribution (\$)	
HMO- 1500-7k										
\$487.26	Employee	\$487.26	\$325.00	\$325.00	66.7%	\$162.26	Employee	\$162.26	\$104.02	
\$978.83	+ Spouse	\$491.57	\$0.00	\$0.00	0.0%	\$491.57	Employee + Spouse	\$653.83	\$535.60	
\$849.99	+ Children	\$362.73	\$0.00	\$0.00	0.0%	\$362.73	Employee + Children	\$524.99	\$422.48	
\$1,417.91	+ Family	\$930.65	\$0.00	\$0.00	0.0%	\$930.65	Employee + Family	\$1,092.91	\$921.10	
HMO- 2500- 8k										
\$446.28	Employee	\$446.28	\$325.00	\$325.00	72.8%	\$121.28	Employee	\$121.28	\$68.04	
\$895.64	+ Spouse	\$449.36	\$0.00	\$0.00	0.0%	\$449.36	Employee + Spouse	\$570.64	\$462.56	
\$777.87	+ Children	\$331.59	\$0.00	\$0.00	0.0%	\$331.59	Employee + Children	\$452.87	\$359.16	
\$1,297.00	+ Family	\$850.72	\$0.00	\$0.00	0.0%	\$850.72	Employee + Family	\$972.00	\$814.94	
PPO-2500- 8k										
\$466.10	Employee	\$466.10	\$325.00	\$325.00	69.7%	\$141.10	Employee	\$141.10	\$85.44	
\$935.89	+ Spouse	\$469.79	\$0.00	\$0.00	0.0%	\$469.79	Employee + Spouse	\$610.89	\$497.90	
\$812.74	+ Children	\$346.64	\$0.00	\$0.00	0.0%	\$346.64	Employee + Children	\$487.74	\$389.78	
\$1,355.48	+ Family	\$889.38	\$0.00	\$0.00	0.0%	\$889.38	Employee + Family	\$1,030.48	\$866.28	
HSA-3000- 6900										
\$434.80	Employee	\$434.80	\$325.00	\$325.00	74.7%	\$109.80	Employee	\$109.80	\$57.96	
\$872.36	+ Spouse	\$437.56	\$0.00	\$0.00	0.0%	\$437.56	Employee + Spouse	\$547.36	\$442.12	
\$757.66	+ Children	\$322.86	\$0.00	\$0.00	0.0%	\$322.86	Employee + Children	\$432.66	\$341.42	
\$1,263.17	+ Family	\$828.37	\$0.00	\$0.00	0.0%	\$828.37	Employee + Family	\$938.17	\$785.24	

2022-23 Medical Plans – Contributions



Riverwalk Foundation- ASSISTANT PRINCIPAL (Salary Band 4)

425

2023-24 TML HEALTH / TASB COOPERATIVE MEDICAL RATES- \$425 Contribution Per Month

2022-23

Total Medical Rate	HMO- 1500-7k
\$487.26	Employee
\$978.83	+ Spouse
\$849.99	+ Children
\$1,417.91	+ Family

Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)
\$487.26	\$425.00	87.2%	\$62.26
\$491.57	\$0.00	0.0%	\$491.57
\$362.73	\$0.00	0.0%	\$362.73
\$930.65	\$0.00	0.0%	\$930.65

	Monthly Employee Contribution (\$)
Employee	\$62.26
Employee + Spouse	\$553.83
Employee + Children	\$424.99
Employee + Family	\$992.91

Monthly Employee Contribution (\$)
\$4.02
\$435.60
\$322.48
\$821.10

Total Medical Rate	HMO- 2500- 8k
\$446.28	Employee
\$895.64	+ Spouse
\$777.87	+ Children
\$1,297.00	+ Family

Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)
\$446.28	\$425.00	95.2%	\$21.28
\$449.36	\$0.00	0.0%	\$449.36
\$331.59	\$0.00	0.0%	\$331.59
\$850.72	\$0.00	0.0%	\$850.72

	Monthly Employee Contribution (\$)
Employee	\$21.28
Employee + Spouse	\$470.64
Employee + Children	\$352.87
Employee + Family	\$872.00

Monthly Employee Contribution (\$)
\$0.00
\$362.56
\$259.16
\$714.94

Total Medical Rate	PPO-2500- 8k
\$466.10	Employee
\$935.89	+ Spouse
\$812.74	+ Children
\$1,355.48	+ Family

Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)
\$466.10	\$425.00	91.2%	\$41.10
\$469.79	\$0.00	0.0%	\$469.79
\$346.64	\$0.00	0.0%	\$346.64
\$889.38	\$0.00	0.0%	\$889.38

	Monthly Employee Contribution (\$)
Employee	\$41.10
Employee + Spouse	\$510.89
Employee + Children	\$387.74
Employee + Family	\$930.48

Monthly Employee Contribution (\$)
\$0.00
\$397.90
\$289.78
\$766.28

Total Medical Rate	HSA-3000- 6900
\$434.80	Employee
\$872.36	+ Spouse
\$757.66	+ Children
\$1,263.17	+ Family

Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)
\$434.80	\$425.00	97.7%	\$9.80
\$437.56	\$0.00	0.0%	\$437.56
\$322.86	\$0.00	0.0%	\$322.86
\$828.37	\$0.00	0.0%	\$828.37

	Monthly Employee Contribution (\$)
Employee	\$9.80
Employee + Spouse	\$447.36
Employee + Children	\$332.66
Employee + Family	\$838.17

Monthly Employee Contribution (\$)
\$0.00
\$342.12
\$241.42
\$685.24



2022-23 Medical Plans – Contributions

Riverwalk Foundation- PRINCIPAL & DIRECTOR (Salary Band 2 & 3)

625

2023-24 TML HEALTH / TASB COOPERATIVE MEDICAL RATES- \$625 Contribution Per Month

2022-23

Total Medical Rate	HMO- 1500-7k	Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)	Monthly Employee Contribution (\$)
\$487.26	Employee	\$487.26	\$487.26	100.0%	\$0.00	\$0.00	\$0.00
\$978.83	+ Spouse	\$491.57	\$137.74	28.0%	\$353.83	\$353.83	\$235.60
\$849.99	+ Children	\$362.73	\$137.74	38.0%	\$224.99	\$224.99	\$122.48
\$1,417.91	+ Family	\$930.65	\$137.74	14.8%	\$792.91	\$792.91	\$621.10
Total Medical Rate	HMO- 2500- 8k	Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)	Monthly Employee Contribution (\$)
\$446.28	Employee	\$446.28	\$446.28	100.0%	\$0.00	\$0.00	\$0.00
\$895.64	+ Spouse	\$449.36	\$178.72	39.8%	\$270.64	\$270.64	\$162.56
\$777.87	+ Children	\$331.59	\$178.72	53.9%	\$152.87	\$152.87	\$59.16
\$1,297.00	+ Family	\$850.72	\$178.72	21.0%	\$672.00	\$672.00	\$514.94
Total Medical Rate	PPO-2500- 8k	Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)	Monthly Employee Contribution (\$)
\$466.10	Employee	\$466.10	\$466.10	100.0%	\$0.00	\$0.00	\$0.00
\$935.89	+ Spouse	\$469.79	\$158.90	33.8%	\$310.89	\$310.89	\$197.90
\$812.74	+ Children	\$346.64	\$158.90	45.8%	\$187.74	\$187.74	\$89.78
\$1,355.48	+ Family	\$889.38	\$158.90	17.9%	\$730.48	\$730.48	\$566.28
Total Medical Rate	HSA-3000- 6900	Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)	Monthly Employee Contribution (\$)
\$434.80	Employee	\$434.80	\$434.80	100.0%	\$0.00	\$0.00	\$0.00
\$872.36	+ Spouse	\$437.56	\$190.20	43.5%	\$247.36	\$247.36	\$142.12
\$757.66	+ Children	\$322.86	\$190.20	58.9%	\$132.66	\$132.66	\$41.42
\$1,263.17	+ Family	\$828.37	\$190.20	23.0%	\$638.17	\$638.17	\$485.24



2022-23 Medical Plans – Contributions

Riverwalk Foundation- (Salary Band 1)

825

2023-24 TML HEALTH / TASB COOPERATIVE MEDICAL RATES- \$825 Contribution Per Month

2022-23

2023-24		2023-24 TML HEALTH / TASB COOPERATIVE MEDICAL RATES- \$825 Contribution Per Month				2023-24		2022-23	
Total Medical Rate	Plan	Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)	Monthly Employee Contribution (\$)	Monthly Employee Contribution (\$)	Monthly Employee Contribution (\$)
\$487.26	HMO-1500-7k	\$487.26	\$487.26	100.0%	\$0.00	Employee	\$0.00	Employee	\$0.00
\$978.83		\$491.57	\$337.74	68.7%	\$153.83	Employee + Spouse	\$153.83	Employee + Spouse	\$35.60
\$849.99		\$362.73	\$337.74	93.1%	\$24.99	Employee + Children	\$0.00	Employee + Children	\$0.00
\$1,417.91		\$930.65	\$337.74	36.3%	\$592.91	Employee + Family	\$592.91	Employee + Family	\$421.10
\$446.28	HMO-2500-8k	\$446.28	\$446.28	100.0%	\$0.00	Employee	\$0.00	Employee	\$0.00
\$895.64		\$449.36	\$378.72	84.3%	\$70.64	Employee + Spouse	\$0.00	Employee + Spouse	\$0.00
\$777.87		\$331.59	\$378.72	114.2%	-\$47.13	Employee + Children	\$0.00	Employee + Children	\$0.00
\$1,297.00		\$850.72	\$378.72	44.5%	\$472.00	Employee + Family	\$472.00	Employee + Family	\$314.94
\$466.10	PPO-2500-8k	\$466.10	\$466.10	100.0%	\$0.00	Employee	\$0.00	Employee	\$0.00
\$935.89		\$469.79	\$358.90	76.4%	\$110.89	Employee + Spouse	\$0.00	Employee + Spouse	\$0.00
\$812.74		\$346.64	\$358.90	103.5%	-\$12.26	Employee + Children	\$0.00	Employee + Children	\$0.00
\$1,355.48		\$889.38	\$358.90	40.4%	\$530.48	Employee + Family	\$530.48	Employee + Family	\$366.28
\$434.80	HSA-3000-6900	\$434.80	\$434.80	100.0%	\$0.00	Employee	\$0.00	Employee	\$0.00
\$872.36		\$437.56	\$390.20	89.2%	\$47.36	Employee + Spouse	\$0.00	Employee + Spouse	\$0.00
\$757.66		\$322.86	\$390.20	120.9%	-\$67.34	Employee + Children	\$0.00	Employee + Children	\$0.00
\$1,263.17		\$828.37	\$390.20	47.1%	\$438.17	Employee + Family	\$438.17	Employee + Family	\$285.24



2022-23 Medical Plans – Contributions

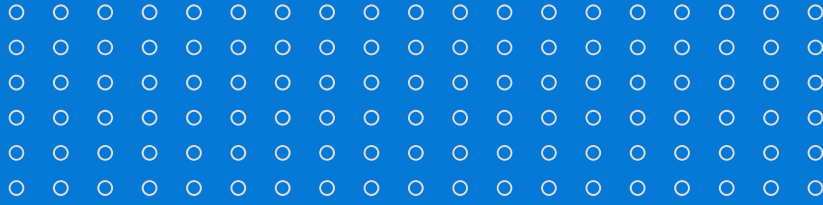
Riverwalk Foundation-

1650 2023-24 TML HEALTH / TASB COOPERATIVE MEDICAL RATES- \$1,650 Contribution Per Month

2022-23

Total Medical Rate		HMO- 1500-7k		Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)		Monthly Employee Contribution (\$)
\$487.26		Employee		\$487.26	\$487.26	100.0%	\$0.00	Employee		\$0.00
\$978.83		+Spouse		\$491.57	\$1,162.74	236.5%	-\$671.17	Employee + Spouse		\$0.00
\$849.99		+Children		\$362.73	\$1,162.74	320.6%	-\$800.01	Employee + Children		\$0.00
\$1,417.91		+Family		\$930.65	\$1,162.74	124.9%	-\$232.09	Employee + Family		\$0.00
Total Medical Rate		HMO- 2500- 8k		Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)		Monthly Employee Contribution (\$)
\$446.28		Employee		\$446.28	\$446.28	100.0%	\$0.00	Employee		\$0.00
\$895.64		+Spouse		\$449.36	\$1,203.72	267.9%	-\$754.36	Employee + Spouse		\$0.00
\$777.87		+Children		\$331.59	\$1,203.72	363.0%	-\$872.13	Employee + Children		\$0.00
\$1,297.00		+Family		\$850.72	\$1,203.72	141.5%	-\$353.00	Employee + Family		\$0.00
Total Medical Rate		PPO-2500- 8k		Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)		Monthly Employee Contribution (\$)
\$466.10		Employee		\$466.10	\$466.10	100.0%	\$0.00	Employee		\$0.00
\$935.89		+Spouse		\$469.79	\$1,183.90	252.0%	-\$714.11	Employee + Spouse		\$0.00
\$812.74		+Children		\$346.64	\$1,183.90	341.5%	-\$837.26	Employee + Children		\$0.00
\$1,355.48		+Family		\$889.38	\$1,183.90	133.1%	-\$294.52	Employee + Family		\$0.00
Total Medical Rate		HSA-3000- 6900		Medical Rate per Unit	SST Contribution (\$)	SST Contribution (%)	Employee Contribution (\$)	Monthly Employee Contribution (\$)		Monthly Employee Contribution (\$)
\$434.80		Employee		\$434.80	\$434.80	100.0%	\$0.00	Employee		\$0.00
\$872.36		+Spouse		\$437.56	\$1,215.20	277.7%	-\$777.64	Employee + Spouse		\$0.00
\$757.66		+Children		\$322.86	\$1,215.20	376.4%	-\$892.34	Employee + Children		\$0.00
\$1,263.17		+Family		\$828.37	\$1,215.20	146.7%	-\$386.83	Employee + Family		\$0.00

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Next Steps & Timeline



Next Steps



- Finalize objectives from Renewal Analysis Meeting
- Develop strategy to achieve objectives:
 - Find a solution to meet the 100% participation rule of TML / TASB- a 5th plan or a concession from TML / TASB. *(This is currently being addressed but nothing concrete has been received from TML / TASB)*
 - Accept Renewal from TML/TASB
 - Explore Plan Adjustments with TML/TASB to Offset Increase
 - Release an RFP (TML/TASB holds right to rerate renewal)
 - Request Preliminary Quotes from BCBS
- Develop communication strategy for employees about possible changes at Open Enrollment
- Build out Selerix (FFGA Administration) with new rates & contributions.



Preliminary Renewal Timeline

Timeline	Dates
Renewal Meeting	April 2023
Release RFP (if applicable)	April 2023
RFP Due (if applicable)	May 2023
Communications Strategy Meeting	May 2023
Finalize Plan Design Changes and Contributions	June 2023
School Board Update	June 2023
All Decisions Finalized	June 2023
Employee Communications Developed	June 2023
Employee Communications Distributed	July 2023
Annual Enrollment Begins	July 2023
New Plans and Carriers Effective	September 1, 2023

Thank you.

