

NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT

REQUEST FOR PROPOSALS FOR BROKER/CONSULTANT

HEALTH INSURANCE, LIFE INSURANCE, AD&D, and LTD SERVICES

I. Description of the District's Health Insurance Program

This Request for Proposals (RFP) solicits written proposals from qualified firms or individuals capable and interested in providing health insurance, life insurance, AD&D, and LTD broker and consulting services to the District. The District provides a self-insured health plan (Plan) to approximately 400 of its employees, and an additional approximately 40 employees of the Northwest Arctic Borough. The Plan year is from December 1 to November 30.

The Plan currently utilizes the services of Meritain as its TPA, with cost savings programs through Medical Rehabilitation Associates, Teledoc, BridgeHealth, Interlink Care Management (cancer care), Script World (an affiliate of Meritain) for pharmacy benefit management, and Matrix Group Benefits for stop (excess) loss coverage. Life insurance, AD&D, and LTD is through Sun Life.

II. Contract Period

The District intends to award a three (3) year contract with two (2) separate one (1) year options to renew. The term for the initial contract will begin December 1, 2020 and end November 30, 2023.

III. Compensation

Compensation will be in the form of an annual fixed contract fee. The annual fee should include all travel costs associated with one (1) trip to Kotzebue each Plan year. The Broker agrees to disclose and return to the District all commissions or other compensation received from entities such as the ones described in Section I. above or make other arrangements to reduce those entities' compensation by the appropriate amount.

IV. Professional Liability Insurance

Professional Liability Insurance covering errors, omissions or negligent acts of the Broker, or any entity or individual contracted or employed by Broker, made in the performance of the services provided which result in financial loss to the District, with coverage limits not less than \$1,000,000 per occurrence/annual aggregate. A Certificate of Insurance shall be provided prior to the commencement of work.

V. Assigned Personnel

The Broker shall designate a Principal to be assigned to the account to act as the District's primary contact person. The District must approve that individual.

VI. Scope of Services

The following services will be provided by the Broker

- A. Prepare monthly cost experience reports in a District approved format such as the one attached to this RFP. Provide financial review and analysis of those reports.
- B. Review the wording and accuracy of each policy, summary plan descriptions, amendments or other Plan documents from stop (excess) loss insurance carriers, third party administrators, related services providers, loss control services, etc. and obtain revisions to such documents when needed. All of the above entities are hereafter referred to as vendors.
- C. Timely publication of RFPs or other vendor solicitations obtain cost and/or premiums prior to the anniversary of each contract, coverage, or policy term, and assist the District in the selection of such vendors based on the information obtain from such solicitations. Such assistance includes reviewing vendor renewal methodology, experience data, assumptions, financial ratings, accreditations, PPO contracts, etc., to determine responsiveness to the solicitations, and to determine the accuracy of prior vendor cost projections.
- D. Assist in any required negotiations with vendors as part of the RFP or other solicitation process.
- E. Notify all responding vendors of the results of RFPs and other vendor solicitations.
- F. Serve as a liaison between the District and its vendors.
- G. Verify all rates and premiums charged for District cost allocation accounting, and audit purposes.
- H. Respond to questions from the District regarding its health insurance program, including submission of an annual report.

- I. Review with the District the current health insurance program and discuss employee benefit insurance issues and services as needed, including PPO contracts, HRAs/HSAs, and further available vendor cost control services, and implementation schedules.
- J. Assist with the preparation and review of the District's Plan Document, Summary Plan Description and Summary of Benefits & Coverage for distribution to participants.
- K. Assist with the review and resolution of any claims or losses that occur within the self-insured health insurance program, including appeals of claim denials or similar disputes.
- L. Provide the District with loss control data supplied by the third-party administrator and stop (excess) loss insurance carriers. Review management of catastrophic claims. Advise of potential catastrophic claims.
- M. Evaluate stop (excess) loss coverage levels and advise as to appropriate levels.
- N. Assist in the evaluation of internal technical capabilities to determine increased/improved applications for administrative processes, including employee enrollment.
- O. Identify underperforming vendor relationships/contracts.
- P. Assess vendor customer service levels.
- Q. Periodic review of employee demographics based on census data.
- R. Evaluate current costs of benefits and effectiveness of plan design, including the review of managed care expenses and administrative service fees as appropriate, with analysis of utilization data and effectiveness of Vendor cost containment measures.
- S. Assist in determining appropriate employee contributions through premiums, deductibles, out of pocket maximums, co-pays, etc., and the anticipated plan cost savings. Develop and present alternative plan designs with associated financial and participant impact analysis.
- T. Develop vendor performance guarantees with monetary penalties where appropriate.

- U. Assist in the review of current electronic data transfer processes with vendors.
- V. Review provider PPO network accessibility/employee match.
- W. Assist in the scheduling of any vendor site visits.
- X. Assist in the planning of employee meetings, round tables, health seminars, And open enrollment periods.
- Y. Provide guidance to the District on delivering a comprehensive employee communication strategy, including technology solutions, and employee surveys.
- Z. Review and coordinate distribution of vendor sponsored communication material.
- AA. Provide legislative updates as needed of relevant laws, directives, regulations, and guidance.
- BB. Similar services as set forth above for Life Insurance, AD&D, and LTD.
- CC. Other requested services consistent with the purpose of this RFP.

VII. Proposal Requirements

A. Qualifications Statement

Describe in detail the qualifications of the firm and the company personnel to whom tasks will be assigned. Details should include:

1. The number of years of health insurance broker services provided to municipalities and school districts in Alaska. A description of those services. Please provide the contact person at each entity for which the firm has provided such services within the past three (3) years.
2. Methods and procedures employed by the firm to accomplish the services described in number 1. above, and the methods and procedures to be employed to accomplish the services required in this RFP.
3. Names of personnel to be assigned to the District and the services to be assigned.

4. Experience, professional credentials, education and training of assigned personnel, with particular regard to public entity experience.
5. A description of the firm's history, ownership, structure, philosophy/culture, number of employees, and location of the office that will be servicing the District.

B. References

Provide three (3) references for municipal/school district clients, including client name, name of client contact person, and their phone number and email address. If the firm has not served three such clients, provide references for other Alaska clients.

C. Timeframe and Submission of Proposals

Date of RFP Publication: October 1, 2020

Date of Submission of Proposals: October 31, 2020 at 4:00 p.m. AST.

Date of Anticipated Contract Award: November 15, 2020.

Sealed proposals must be submitted to Megan Williams, Director of Administrative Services, in person at the District's Office in Kotzebue, Alaska, or by mail to her at Northwest Arctic Borough School District, P.O. Box 51, Kotzebue, Alaska 99752.

All proposals must be submitted in a sealed envelope marked "Health Insurance Broker Proposal." Proposals shall be valid for sixty (60) days after the submission due date. The annual fixed contract fee amount(s) must be provided in a separately sealed and marked envelope, within the full proposal sealed envelope. The fixed fee amount(s) shall be in both numbers and writing. For any conflict, the writing shall control.

The original and four (4) copies of the Proposal shall be submitted.

Proposals by fax or email will not be accepted.

Any pre-submission questions or information requests must be submitted in writing to Megan Williams at least ten (10) days prior to the Date of Submission. Any response by Ms. Williams will be in writing and sent to the person submitting the question, and to all current proposers, and identified prospective proposers.

Submitted proposals may be withdrawn or modified in writing prior to the scheduled date and time for submission. Any modifications to the fee must not disclose prior submitted fixed fee amounts.

All proposals are subject to public records act disclosure subsequent to award.

The successful proposer is subject to the District's non-discrimination policies.

A contract award will not be assignable without the District's prior written consent.

VIII. Selection Criteria

Criteria to evaluate the proposals and award a contract in the best interest of the District, will include:

- A. The degree to which the proposal responds to the needs of the District (responsiveness, preciseness, thoroughness).
- B. Evidence of the ability to provide the requested services in a prompt, thorough, competent, and professional manner.
- C. The experience, professional credentials, qualifications of the assigned individuals.
- D. Availability and accessibility of the proposer/assigned staff, including location of office servicing the account.
- E. Methods and procedures to provide the requested services.
- F. Proposed fee.

Based upon a review of proposals, one or more proposers may be asked to make an oral presentation to the District and respond to questions.

The District reserves the right to reject any or all proposals, and to waive any minor informalities or irregularities in proposals received, if it is determined that it is in the best interest of the District to do so. The District has the right to reject any non-conforming or non-responsive proposals.

An award to a proposer considered to be in the best interest of the District, will be made jointly by Megan Williams, Director of Administrator Services, Janice Hadley, Director, Human Resources, and Karl Kowalski, Assistant Director, Human Services.

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**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
COMBINED - GROUP HEALTH PLAN
ACTUAL COST**

**PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Medical Claims	Rx Claims	Vision Claims	Dental Claims	Total Claims	Stop-Loss Premium	Admin & U/R	Actual Cost	Eligible Employees	Average Cost per Empl.
December	\$442,284	\$35,954	\$2,670	\$14,074	\$494,982	\$167,065	\$13,872	\$675,920	395	\$1,711
January	\$1,108,893	\$33,167	\$13,841	\$27,664	\$1,183,564	\$166,315	\$13,732	\$1,363,611	391	\$3,487
February	\$784,225	\$26,164	\$8,886	\$14,853	\$834,128	\$167,802	\$13,943	\$1,015,873	397	\$2,559
March	\$275,215	\$43,124	\$14,946	\$16,281	\$349,567	\$167,990	\$13,978	\$531,534	398	\$1,336
April	\$873,489	\$84,424	\$11,878	\$6,667	\$976,459	\$167,253	\$13,908	\$1,157,619	396	\$2,923
May	\$443,112	\$32,614	\$6,858	\$8,207	\$490,791	\$167,802	\$13,943	\$672,536	397	\$1,694
June	\$342,335	\$31,021	\$3,723	\$27,871	\$404,951	\$167,802	\$13,943	\$586,695	397	\$1,478
July	\$537,994	\$66,392	\$8,674	\$19,352	\$632,412	\$167,427	\$13,872	\$813,711	395	\$2,060
August	\$640,642	\$43,150	\$11,054	\$12,428	\$707,274	\$170,535	\$14,048	\$891,857	400	\$2,230
September										
October										
November										
Total	\$5,448,191	\$396,010	\$82,531	\$147,397	\$6,074,129	\$1,509,990	\$125,238	\$7,709,356	3,566	\$2,162

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
COMBINED - GROUP HEALTH PLAN
ACTUAL COST COMPARED TO EXPECTED COST**

**PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Total Claims	Stop-Loss Premium	Admin & U/R	Actual Cost	Expected Cost	Ratio	Amounts Over 150,000
December	\$494,982	\$167,065	\$13,872	\$675,920	\$933,142	72.4%	\$0
January	\$1,183,564	\$166,315	\$13,732	\$1,363,611	\$928,574	146.9%	\$0
February	\$834,128	\$167,802	\$13,943	\$1,015,873	\$937,302	108.4%	\$57,904
March	\$349,567	\$167,990	\$13,978	\$531,534	\$938,444	56.6%	\$36,045
April	\$976,459	\$167,253	\$13,908	\$1,157,619	\$934,284	123.9%	\$125,390
May	\$490,791	\$167,802	\$13,943	\$672,536	\$937,302	71.8%	\$55,570
June	\$404,951	\$167,802	\$13,943	\$586,695	\$937,302	62.6%	\$113,997
July	\$632,412	\$167,427	\$13,872	\$813,711	\$935,018	87.0%	\$193,479
August	\$707,274	\$170,535	\$14,048	\$891,857	\$951,982	93.7%	\$69,414
September							
October							
November							
Total	\$6,074,129	\$1,509,990	\$125,238	\$7,709,356	\$8,433,350	91.4%	\$651,799

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
COMBINED - GROUP HEALTH PLAN
ACTUAL COST COMPARED TO MAXIMUM COST
PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Total Paid Health Claims	Stop-Loss	Admin & U/R	Actual Cost	Maximum Cost	SURPLUS (deficit)	Ratio	Amounts Over 150,000
December	\$494,982	\$167,065	\$13,872	\$675,920	\$1,110,912	\$434,992	61%	\$0
January	\$1,183,564	\$166,315	\$13,732	\$1,363,611	\$1,105,528	-\$258,083	123%	\$0
February	\$834,128	\$167,802	\$13,943	\$1,015,873	\$1,115,857	\$99,985	91%	\$57,904
March	\$349,567	\$167,990	\$13,978	\$531,534	\$1,117,203	\$585,669	48%	\$36,045
April	\$976,459	\$167,253	\$13,908	\$1,157,619	\$1,112,257	-\$45,362	104%	\$125,390
May	\$490,791	\$167,802	\$13,943	\$672,536	\$1,115,857	\$443,322	60%	\$55,570
June	\$404,951	\$167,802	\$13,943	\$586,695	\$1,115,857	\$529,162	53%	\$113,997
July	\$632,412	\$167,427	\$13,872	\$813,711	\$1,113,166	\$299,454	73%	\$193,479
August	\$707,274	\$170,535	\$14,048	\$891,857	\$1,133,420	\$241,562	79%	\$69,414
September								
October								
November								
Total	\$6,074,129	\$1,509,990	\$125,238	\$7,709,356	\$10,040,057	\$2,330,701	77%	\$651,799

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
 COMBINED - GROUP HEALTH PLAN
 ELIGIBILITY REPORT**

PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020

Matrix with Meritain

<u>Month</u>	<u>Employee</u>	<u>Family</u>	<u>Total</u>
December	138	257	395
January	134	257	391
February	139	258	397
March	140	258	398
April	139	257	396
May	139	258	397
June	139	258	397
July	137	258	395
August	136	264	400
September			
October			
November			
Total	<u>1,241</u>	<u>2,325</u>	<u>3,566</u>

**Northwest Arctic Borough School District
 Combined - Group Health Plan
 December 1, 2019 through November 30, 2020**

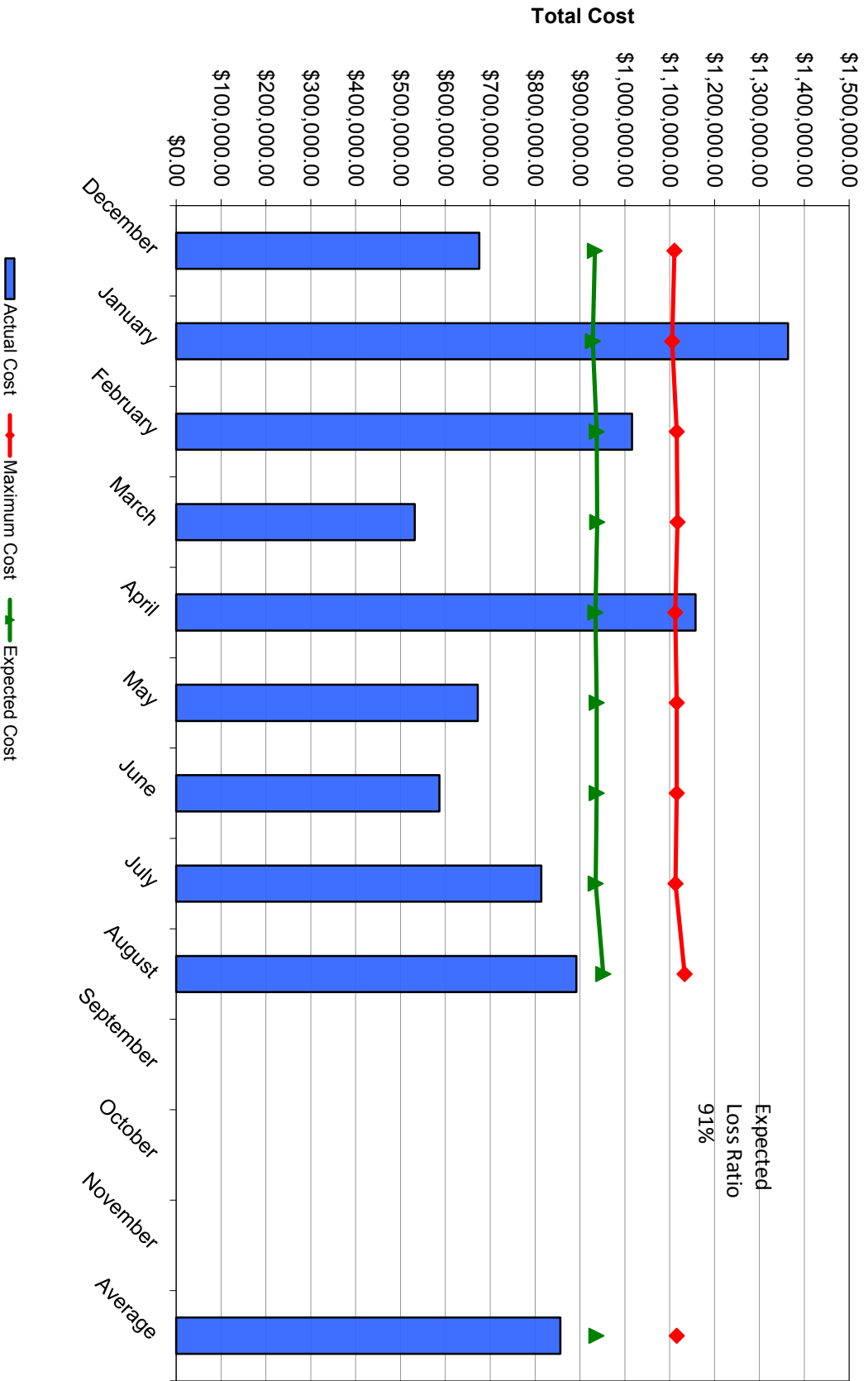


EXHIBIT I

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
 COMBINED - GROUP HEALTH PLAN
 LARGE CLAIMS = CLAIMS IN EXCESS OF \$75,000
 PLAN YEAR DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020**

Month	Number of Claims	Total Large Claims	Current Month Increase	Claims Over Specific SL	Monthly Increase in SL Claims	Lg Claims Paid By NWABSD	Stop Loss Premium Paid Monthly
December	1	\$86,707	\$86,707	\$0	\$0	\$86,707	\$167,065
January	5	\$519,390	\$432,683	\$0	\$0	\$519,390	\$166,315
February	7	\$891,209	\$371,820	\$57,904	\$57,904	\$833,305	\$167,802
March	7	\$945,176	\$53,967	\$93,949	\$36,045	\$851,227	\$167,990
April	11	\$1,539,491	\$594,315	\$219,339	\$125,390	\$1,320,152	\$167,253
May	12	\$1,776,789	\$237,298	\$274,909	\$55,570	\$1,501,880	\$167,802
June	14	\$2,161,017	\$384,228	\$388,906	\$113,997	\$1,772,111	\$167,802
July	17	\$2,654,158	\$493,140	\$582,385	\$193,479	\$2,071,773	\$167,427
August	20	\$3,053,814	\$399,656	\$651,799	\$69,414	\$2,402,015	\$170,535
September							
October							
November							
Year to Date	20	\$3,053,814		\$651,799		\$2,402,015	\$1,509,990

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
SCHOOL DISTRICT - CLASSIFIED ONLY**

ACTUAL COST

**PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Medical Claims	Rx Claims	Vision Claims	Dental Claims	Total Claims	Stop-Loss Premium	Admin & U/R	Actual Cost	Eligible* Employees	Average Cost per Empl.
December	\$209,847	\$15,569	\$333	\$5,724	\$231,474	\$67,756	\$5,303	\$304,533	151	\$2,017
January	\$292,773	\$3,398	\$3,917	\$11,357	\$311,445	\$64,259	\$4,987	\$380,691	142	\$2,681
February	\$443,913	\$11,830	\$3,072	\$9,634	\$468,449	\$64,259	\$4,987	\$537,695	142	\$3,787
March	\$122,806	\$20,349	\$7,437	\$7,907	\$158,498	\$65,545	\$5,092	\$229,136	145	\$1,580
April	\$604,455	\$32,444	\$2,584	\$1,259	\$640,743	\$65,545	\$5,092	\$711,380	145	\$4,906
May	\$267,949	\$24,073	\$3,281	\$2,514	\$297,816	\$65,545	\$5,092	\$368,454	145	\$2,541
June	\$174,209	\$12,292	\$2,090	\$9,682	\$198,272	\$65,545	\$5,092	\$268,910	145	\$1,855
July	\$227,001	\$33,817	\$2,653	\$4,821	\$268,291	\$63,710	\$4,952	\$336,953	141	\$2,390
August	\$237,363	\$14,779	\$1,362	\$2,116	\$255,620	\$63,522	\$4,917	\$324,059	140	\$2,315
September										
October										
November										
Total	\$2,580,315	\$168,551	\$26,729	\$55,014	\$2,830,608	\$585,687	\$45,516	\$3,461,810	1,296	\$2,671

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
SCHOOL DISTRICT - CLASSIFIED ONLY
ACTUAL COST COMPARED TO EXPECTED COST
PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Total Claims	Stop-Loss Premium	Admin & U/R	Actual Cost	Expected Cost	Ratio	Amounts Over 150,000
December	\$231,474	\$67,756	\$5,303	\$304,533	\$376,891.98	80.8%	\$0
January	\$311,445	\$64,259	\$4,987	\$380,691	\$357,235.52	106.6%	\$0
February	\$468,449	\$64,259	\$4,987	\$537,695	\$357,235.52	150.5%	\$57,904
March	\$158,498	\$65,545	\$5,092	\$229,136	\$364,412.89	62.9%	\$36,045
April	\$640,743	\$65,545	\$5,092	\$711,380	\$364,412.89	195.2%	\$125,390
May	\$297,816	\$65,545	\$5,092	\$368,454	\$364,412.89	101.1%	\$55,570
June	\$198,272	\$65,545	\$5,092	\$268,910	\$364,412.89	73.8%	\$113,997
July	\$268,291	\$63,710	\$4,952	\$336,953	\$354,217.83	95.1%	\$193,479
August	\$255,620	\$63,522	\$4,917	\$324,059	\$353,075.82	91.8%	\$69,414
September							
October							
November							
Total	\$2,830,608	\$585,687	\$45,516	\$3,461,810	\$3,256,308	106.3%	\$651,799

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
SCHOOL DISTRICT - CLASSIFIED ONLY
ACTUAL COST COMPARED TO MAXIMUM COST
PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Total Paid Health Claims	Stop-Loss	Admin & U/R	Actual Cost	Maximum Cost	SURPLUS (deficit)	Ratio	Amounts Over 150,000
December	\$231,474	\$67,756	\$5,303	\$304,533	\$448,919.66	\$144,387	68%	\$0
January	\$311,445	\$64,259	\$4,987	\$380,691	\$425,536.62	\$44,846	89%	\$0
February	\$468,449	\$64,259	\$4,987	\$537,695	\$425,536.62	-\$112,158	126%	\$57,904
March	\$158,498	\$65,545	\$5,092	\$229,136	\$434,082.35	\$204,946	53%	\$36,045
April	\$640,743	\$65,545	\$5,092	\$711,380	\$434,082.35	-\$277,298	164%	\$125,390
May	\$297,816	\$65,545	\$5,092	\$368,454	\$434,082.35	\$65,629	85%	\$55,570
June	\$198,272	\$65,545	\$5,092	\$268,910	\$434,082.35	\$165,173	62%	\$113,997
July	\$268,291	\$63,710	\$4,952	\$336,953	\$421,936.66	\$84,984	80%	\$193,479
August	\$255,620	\$63,522	\$4,917	\$324,059	\$420,590.85	\$96,532	77%	\$69,414
September								
October								
November								
Total	\$2,830,608	\$585,687	\$45,516	\$3,461,810	\$3,878,850	\$417,040	89%	\$651,799

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
SCHOOL DISTRICT - CLASSIFIED ONLY
ELIGIBILITY REPORT**

PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020

Matrix with Meritain

<u>Month</u>	<u>Employee</u>	<u>Family</u>	<u>Total</u>
December	42	109	151
January	38	104	142
February	38	104	142
March	39	106	145
April	39	106	145
May	39	106	145
June	39	106	145
July	38	103	141
August	37	103	140
September	37	103	140
October			
November			
Total	386	1,050	1,436

Northwest Arctic Borough School District
School District - Classified Only
Group Health Plan
 December 1, 2019 through November 30, 2020

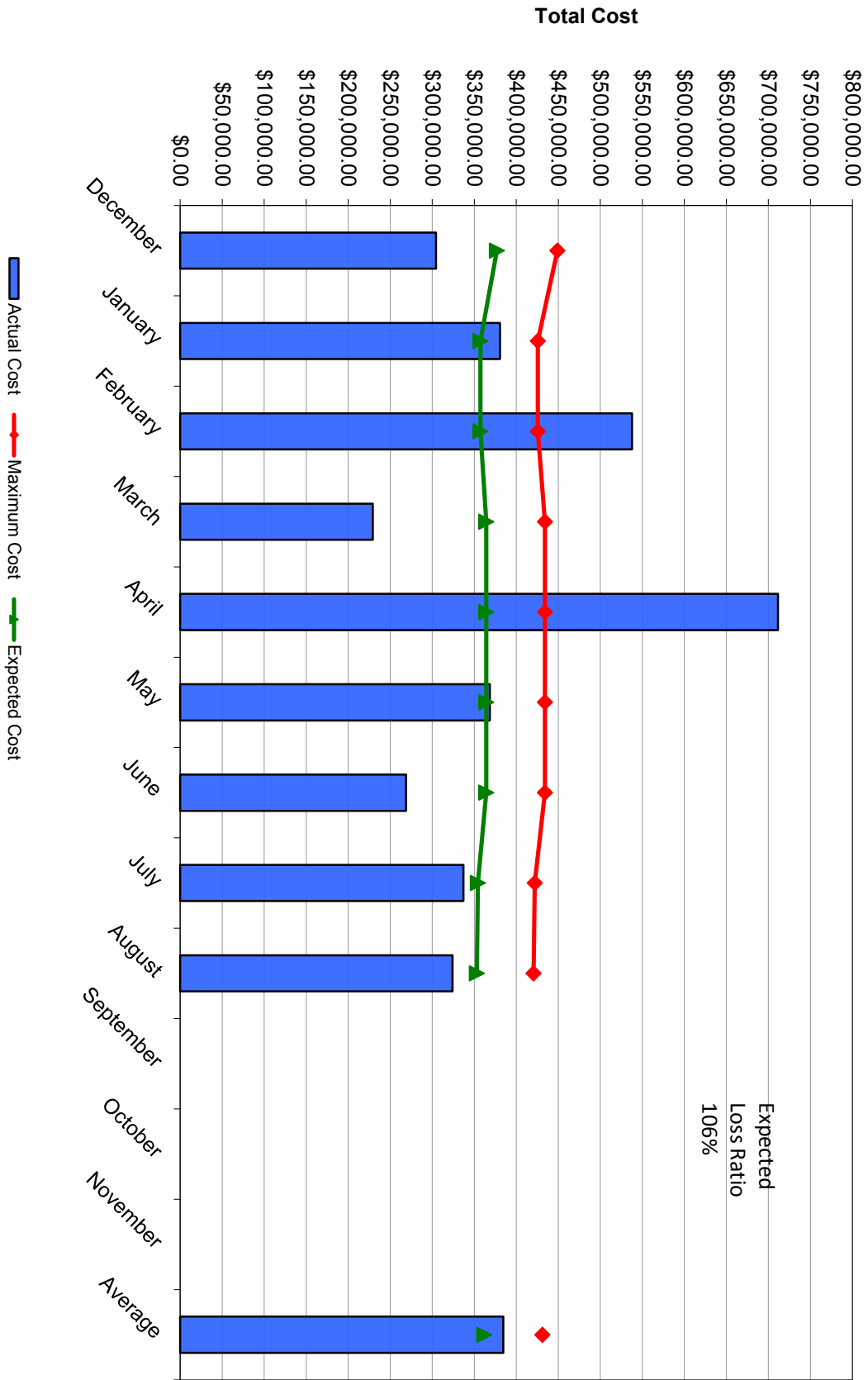


EXHIBIT I

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
SCHOOL DISTRICT- CERTIFIED ONLY
ACTUAL COST**

**PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Medical Claims	Rx Claims	Vision Claims	Dental Claims	Total Claims	Stop-Loss Premium	Admin & U/R	Actual Cost	Eligible* Employees	Average Cost per Empl.
December	\$131,814	\$17,903	\$2,157	\$7,615	\$159,490	\$82,079	\$7,375	\$248,944	210	\$1,185
January	\$646,292	\$28,915	\$9,764	\$13,304	\$698,275	\$82,079	\$7,375	\$787,729	210	\$3,751
February	\$273,546	\$13,983	\$4,732	\$2,403	\$294,664	\$83,378	\$7,551	\$385,593	215	\$1,793
March	\$96,813	\$16,421	\$5,422	\$4,585	\$123,240	\$83,378	\$7,551	\$214,169	215	\$996
April	\$235,374	\$42,891	\$9,000	\$5,187	\$292,451	\$83,378	\$7,551	\$383,380	215	\$1,783
May	\$117,594	\$6,368	\$3,051	\$5,663	\$132,677	\$83,378	\$7,551	\$223,606	215	\$1,040
June	\$145,685	\$13,728	\$1,341	\$17,883	\$178,636	\$83,378	\$7,551	\$269,565	215	\$1,254
July	\$288,398	\$30,184	\$4,191	\$12,568	\$335,341	\$83,740	\$7,551	\$426,632	215	\$1,984
August	\$305,105	\$24,625	\$9,339	\$9,187	\$348,255	\$86,487	\$7,726	\$442,468	220	\$2,011
September										
October										
November										
Total	\$2,240,622	\$195,016	\$48,996	\$78,395	\$2,563,029	\$751,275	\$67,782	\$3,382,086	1,930	\$1,752

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
SCHOOL DISTRICT - CERTIFIED ONLY
ACTUAL COST COMPARED TO EXPECTED COST
PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Total Claims	Stop-Loss Premium	Admin & U/R	Actual Cost	Expected Cost	Ratio	Amounts Over 150,000
December	\$159,490	\$82,079	\$7,375	\$248,944	\$461,152	54.0%	\$0
January	\$698,275	\$82,079	\$7,375	\$787,729	\$461,152	170.8%	\$0
February	\$294,664	\$83,378	\$7,551	\$385,593	\$468,737	82.3%	\$0
March	\$123,240	\$83,378	\$7,551	\$214,169	\$468,737	45.7%	\$0
April	\$292,451	\$83,378	\$7,551	\$383,380	\$468,737	81.8%	\$0
May	\$132,677	\$83,378	\$7,551	\$223,606	\$468,737	47.7%	\$0
June	\$178,636	\$83,378	\$7,551	\$269,565	\$468,737	57.5%	\$0
July	\$335,341	\$83,740	\$7,551	\$426,632	\$470,613	90.7%	\$0
August	\$348,255	\$86,487	\$7,726	\$442,468	\$485,701	91.1%	\$0
September							
October							
November							
Total	\$2,563,029	\$751,275	\$67,782	\$3,382,086	\$4,222,305	80.1%	\$0

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
SCHOOL DISTRICT - CERTIFIED ONLY
ACTUAL COST COMPARED TO MAXIMUM COST
PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Total Paid Health Claims	Stop-Loss	Admin & U/R	Actual Cost	Maximum Cost	SURPLUS (deficit)	Ratio	Amounts Over 150,000
December	\$159,490	\$82,079	\$7,375	\$248,944	\$548,609.80	\$299,666	45%	\$0
January	\$698,275	\$82,079	\$7,375	\$787,729	\$548,609.80	-\$239,119	144%	\$0
February	\$294,664	\$83,378	\$7,551	\$385,593	\$557,593.00	\$172,000	69%	\$0
March	\$123,240	\$83,378	\$7,551	\$214,169	\$557,593.00	\$343,424	38%	\$0
April	\$292,451	\$83,378	\$7,551	\$383,380	\$557,593.00	\$174,213	69%	\$0
May	\$132,677	\$83,378	\$7,551	\$223,606	\$557,593.00	\$333,987	40%	\$0
June	\$178,636	\$83,378	\$7,551	\$269,565	\$557,593.00	\$288,028	48%	\$0
July	\$335,341	\$83,740	\$7,551	\$426,632	\$559,847.15	\$133,216	76%	\$0
August	\$348,255	\$86,487	\$7,726	\$442,468	\$577,846.95	\$135,379	77%	\$0
September								
October								
November								
Total	\$2,563,029	\$751,275	\$67,782	\$3,382,086	\$5,022,879	\$1,640,793	67%	\$0

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
SCHOOL DISTRICT - CERTIFIED ONLY
ELIGIBILITY REPORT**

PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020

Matrix with Meritain

<u>Month</u>	<u>Employee</u>	<u>Family</u>	<u>Total</u>
December	92	118	210
January	92	118	210
February	96	119	215
March	96	119	215
April	96	119	215
May	96	119	215
June	96	119	215
July	95	120	215
August	95	125	220
September			
October			
November			
Total	854	1,076	1,930

**Northwest Arctic Borough School District
 School District - Certified Only
 Group Health Plan
 December 1, 2019 through November 30, 2020**

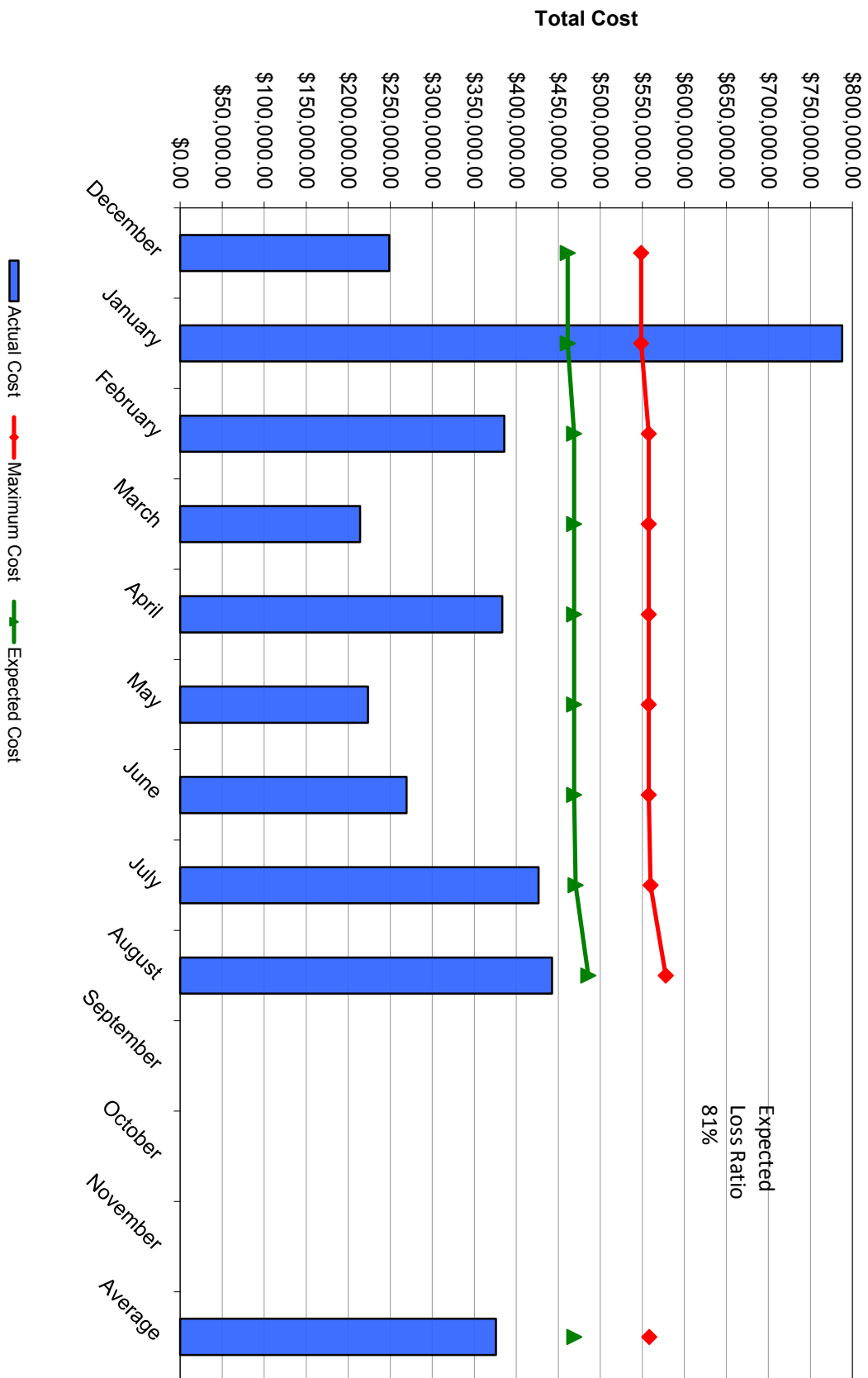


EXHIBIT I

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
BOROUGH ONLY
ACTUAL COST**

**PLAN YEAR: DECEMBER 1, 20198 THROUGH NOVEMBER 30, 2020
Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED**

Month	Medical Claims	Rx Claims	Vision Claims	Dental Claims	Total Claims	Stop-Loss Premium	Admin & U/R	Actual Cost	Eligible* Employees	Average Cost per Empl.
December	\$100,623	\$2,481	\$180	\$734	\$104,019	\$17,230	\$1,194	\$122,443	34	\$3,601
January	\$169,828	\$855	\$159	\$3,003	\$173,845	\$19,977	\$1,370	\$195,192	39	\$5,005
February	\$66,766	\$352	\$1,082	\$2,816	\$71,015	\$20,165	\$1,405	\$92,585	40	\$2,315
March	\$55,597	\$6,354	\$2,087	\$3,790	\$67,828	\$19,066	\$1,335	\$88,229	38	\$2,322
April	\$33,661	\$9,089	\$294	\$221	\$43,265	\$18,329	\$1,264	\$62,859	36	\$1,746
May	\$57,569	\$2,173	\$527	\$30	\$60,298	\$18,879	\$1,299	\$80,476	37	\$2,175
June	\$22,442	\$5,002	\$293	\$307	\$28,043	\$18,879	\$1,299	\$48,220	37	\$1,303
July	\$22,595	\$2,391	\$1,830	\$1,963	\$28,780	\$19,977	\$1,370	\$50,127	39	\$1,285
August	\$98,173	\$3,747	\$354	\$1,125	\$103,399	\$20,527	\$1,405	\$125,330	40	\$3,133
September										
October										
November										
Total	\$627,254	\$32,444	\$6,805	\$13,988	\$680,492	\$173,028	\$11,941	\$865,461	340	\$2,545

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
BOROUGH ONLY**

ACTUAL COST COMPARED TO EXPECTED COST

PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020

Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED

Month	Total Claims	Stop-Loss Premium	Admin & U/R	Actual Cost	Expected Cost	Ratio	Amounts Over 150,000
December	\$104,019	\$17,230	\$1,194	\$122,443	\$95,099	128.8%	\$0
January	\$173,845	\$19,977	\$1,370	\$195,192	\$110,187	177.1%	\$0
February	\$71,015	\$20,165	\$1,405	\$92,585	\$111,329	83.2%	\$0
March	\$67,828	\$19,066	\$1,335	\$88,229	\$105,294	83.8%	\$0
April	\$43,265	\$18,329	\$1,264	\$62,859	\$101,134	62.2%	\$0
May	\$60,298	\$18,879	\$1,299	\$80,476	\$104,152	77.3%	\$0
June	\$28,043	\$18,879	\$1,299	\$48,220	\$104,152	46.3%	\$0
July	\$28,780	\$19,977	\$1,370	\$50,127	\$110,187	45.5%	\$0
August	\$103,399	\$20,527	\$1,405	\$125,330	\$113,205	110.7%	\$0
September							
October							
November							
Total	\$680,492	\$173,028	\$11,941	\$865,461	\$954,737	90.6%	\$0

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
BOROUGH ONLY**

ACTUAL COST COMPARED TO MAXIMUM COST

PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020

Claims in excess of the Specific Stop Loss of \$150,000 EXCLUDED

Month	Total Paid Health Claims	Stop-Loss	Admin & U/R	Actual Cost	Maximum Cost	SURPLUS (deficit)	Ratio	Amounts Over 150,000
December	\$104,019	\$17,230	\$1,194	\$122,443	\$113,382.04	-\$9,061	108%	\$0
January	\$173,845	\$19,977	\$1,370	\$195,192	\$131,381.84	-\$63,810	149%	\$0
February	\$71,015	\$20,165	\$1,405	\$92,585	\$132,727.65	\$40,143	70%	\$0
March	\$67,828	\$19,066	\$1,335	\$88,229	\$125,527.73	\$37,299	70%	\$0
April	\$43,265	\$18,329	\$1,264	\$62,859	\$120,581.96	\$57,723	52%	\$0
May	\$60,298	\$18,879	\$1,299	\$80,476	\$124,181.92	\$43,706	65%	\$0
June	\$28,043	\$18,879	\$1,299	\$48,220	\$124,181.92	\$75,961	39%	\$0
July	\$28,780	\$19,977	\$1,370	\$50,127	\$131,381.84	\$81,255	38%	\$0
August	\$103,399	\$20,527	\$1,405	\$125,330	\$134,981.80	\$9,652	93%	\$0
September								
October								
November								
Total	\$680,492	\$173,028	\$11,941	\$865,461	\$1,138,329	\$272,868	76%	\$0

**Northwest Arctic Borough School District
Borough Only
Group Health Plan
December 1, 2019 through November 30, 2020**

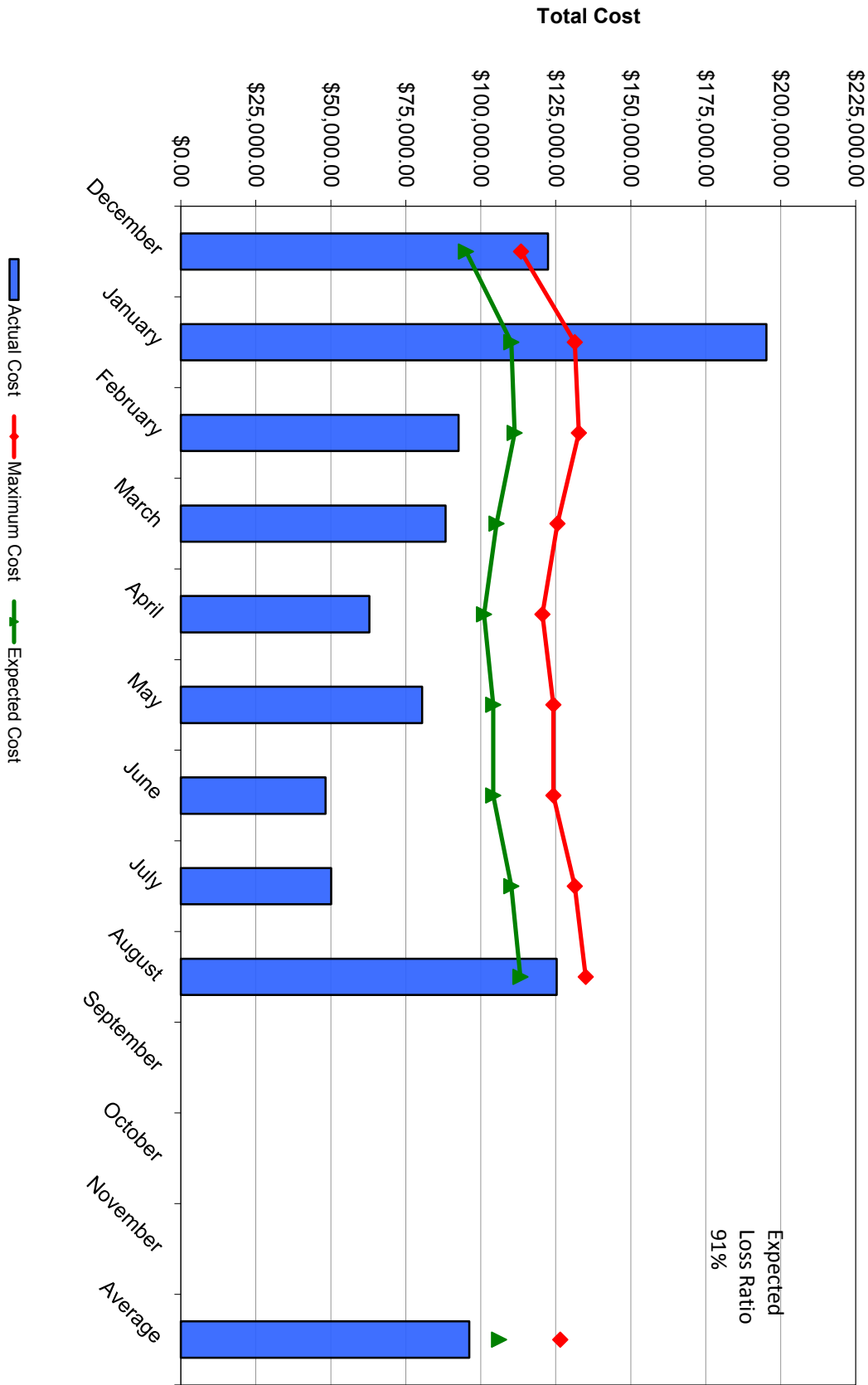


EXHIBIT I

**NORTHWEST ARCTIC BOROUGH SCHOOL DISTRICT
BOROUGH ONLY
ELIGIBILITY REPORT**

PLAN YEAR: DECEMBER 1, 2019 THROUGH NOVEMBER 30, 2020

Matrix with Meritain

<u>Month</u>	<u>Employee</u>	<u>Family</u>	<u>Total</u>
December	4	30	34
January	4	35	39
February	5	35	40
March	5	33	38
April	4	32	36
May	4	33	37
June	4	33	37
July	4	35	39
August	4	36	40
September			
October			
November			
Total	38	302	340