AGENDA
State and Public School Life and Health Insurance Board

October 20, 2015
1:00 p.m.

EBD Board Room – 501 Building, Suite 500

I. Call to Order ................................................................. Dan Honey, Vice-Chairman
II. Approval of August 18, 2015 Minutes........................... Dan Honey, Vice-Chairman
III. ASE-PSE Financials August & Sept............ Marla Wallace, EBD Chief Fiscal Officer
IV. Pharmacy Discussion .................. Mark Riley, Director Pharmacy Association
V. Wellness Requirements for 2017 Disc..... Bob Alexander, EBD Executive Director
VI. Coverage for 2yr College Retirees......... Bob Alexander, EBD Executive Director
VII. Special Approval for Drugs ............... Bob Alexander, EBD Executive Director
VIII. HSA Discussion .......................... Bob Alexander, EBD Executive Director
IX. Director’s Report ................................. Bob Alexander, EBD Executive Director

Upcoming Meetings
November 17, 2015

NOTE: All material for this meeting will be available by electronic means only
ethel.whittaker@dfa.arkansas.gov

Notice: Silence your cell phones. Keep your personal conversations to a minimum.
Observe restrictions designating areas as “Members and Staff only”
The 153rd meeting of the State and Public School Life and Health Insurance Board (hereinafter called the Board), met on October 20, 2015 at 1:00 p.m. in the EBD Board Room, 501 Woodlane, Suite 500, Little Rock, AR 72201.

MEMBERS PRESENT
Dr. Tony Thurman
Robert Boyd
Shelby McCook
Carla Haugen- Chairman- Teleconference
Dr. Joseph Thompson
Dan Honey – Vice- Chairman
Janis Harrison
Lori Freno-Engman
Katrina Burnett
Dr. John Kirtley- Teleconference
Dr. Andrew Kumpuris

MEMBERS ABSENT
Renee Mallory
Angela Avery - Teleconference

OTHERS PRESENT:
David Keisner, Dwight Davis, UAMS; Janna Keathley, Ethel Whittaker, Marla Wallace, Lori Eden, Stella Green, Sherry Bryant, Gretchen Baggett, EBD; Sylvia Landers, Minnesota Life; Kristi Jackson, Jennifer Vaughn, ComPsych; Pam Lawrence, AHH; Marc Watts, ASEA; Jordan Gass-Poore, Arkansas Democrat Gazette; Wayne Whitley, Ronda Walthall, Mike Boyd, AR Highway & Transportation Dept; Takisha Sanders, Kanita Collins, Health Advantage; Susan Walker, DataPath; Kim Henderson, ADFA; Gini Ingram, Ro Summers, ACHI; Steve Althoff, MTI; Raina Porchay, Susan Bujak, Sean Hansen, Catamaran; Martha Hill, Robyn Keene, Mike Mertens, AAEA; Karen Langley, Qual Choice; Sam Smothers, Astra Zeneca; Glenn Belemjian, Merck; Michael Cuccia, DSI; Kristi Clark, Ark Building Authority; Donna Morg, ARTA

CALL TO ORDER:
Meeting was called to order by Dan Honey, Vice-Chairman
APPROVAL OF MINUTES: by Dan Honey, Vice-Chairman

The request was made by Haugen to approve the August 18, 2015 minutes.

Kirtley made the motion to approve the minutes, Harrison seconded; all were in favor.

Minutes approved

FINANCIALS: by Marla Wallace, EBD Fiscal Officer

Wallace reported financials for August and September 2015. For August PSE four (4) weeks of health claims was paid and four (4) weeks of pharmacy claims was paid. There was a net gain of $668,000 for the month and the year-to-date gain is $43 million. The FICA savings for the month is $450,000. The net assets are $35.7 million. For September there was four (4) weeks of health and medical claims. The plan administration expense was higher than normal. Each year salaries for the cost center and other employees are paid to DFA. The amount transferred was $250,000. The FICA savings is $461,000 for the month. The net gain for the month is $2.4 million and the year-to-date net gain is $46 million. The net assets are $37.7 million.

For ASE the month of August also paid four (4) weeks of health claims, and four (4) weeks of pharmacy claims was paid. There was a net gain for the month of $3.9 million and the year-to-date gain is $31.1 million. The net assets are $31.8 million. For September four (4) week of claims was paid. There was a net gain for the month of $3 million and the year-to-date gain is $34.166 million. The net assets are $34.9 million. Salaries for cost center and other employees was transferred to DFA in the amount of $250,000. This amount includes salary and benefits.

PHARMACY DISCUSSION: by Mark Riley, Director of Pharmacy Association

Riley reported on the generic incentive program. At the request of Alexander, Director of EBD, Riley is working with the advisory committee to review the generic incentive funds for better utilization needs of the program. Currently there is a 90% dispense rate, which is high. Following are some changes that can be implemented without delays; (1) Adherence of members to continue taking their meds. There was a 25% increase and fifty (50) days increased compliance. In addition, there was a 40% decrease in members who stop taking medicines. (2) Medical Management Services – The members will have access to additional information about the multiple medicines they are taking at that time. (3) Pharmacy will be involved in transition care in terms prescriptions, and readmissions should decrease. (4) Report cards will be generated that will rate the pharmacy. The rating could affect the amount of incentive that will be received. The current incentive rate is $2.00.
WELLNESS REQUIREMENTS FOR 2016 AND THE REQUIREMENTS FOR THE 2017 DISCOUNT: by Janna Keathley, EBD Quality of Care Officer

Keathley reported on the wellness requirements for 2016. There are over 71,400 eligible members to receive the discount for 2016; of those over 51,000 have met the requirements, which is 76% of the population. There are over 17,300 who have not met the requirements, which is 25% of the population. Of these 6,800 are state employees and 10,300 are public school employees.

Over 14,000 members have not taken the health assessment, and over 2,500 spouses who have not taken the health assessment.

Boyd reported that the participation rate is comparable to the national average.

Dr. Thompson recommended EBD communicate to the HIR’s that they are responsible for communicating to the members in terms of the deadline for the discount. McCook seconded. All were in favor.

Motion Approved.

Discussion:
Alexander will forward the recommended communication to the members of the Board for their review. Harrison will distribute the communication to the Agency Directors.

Dr. Thompson modified the previous motion to include expand the target audience for the communication to include Superintendents, Agency Director’s, and HIR’s by available mechanisms. McCook seconded. All were in favor.

Motion Approved.

Keathley recommended three options for the 2017 wellness program. (A) Discontinue the wellness program. (B) Continue with the current or a similar course, by requiring only a wellness office visit for the employee, or require a wellness and health assessment for employee only, or a wellness and health assessment for employee and the health assessment for spouses. (C) Require a biometric screening.

Alexander reported an onsite nurse is needed, and would like a recommendation from the Board to fill the position.

Dr. Thompson motioned to take option (B) the current coverage course, and the Quality of Care Committee and Dr. Kumpuris meet regardless of the quorum; will need to recommend what a biometric screening should consist of. Dr. Kirtley seconded.

Discussion: Alexander inquired is there a reason spouses are not required to have a wellness visit?
Dr. Thompson modified the previous motion and recommended to require the wellness visit for active and spouses, and the health assessment for active and spouses, and Dr. Kirtley, Dr. Kumpuris, and the Quality of Care Committee make recommendations in terms of what is required for a biometric screening. Dr. Kirtley seconded. All were in favor.

**Motion Approved.**

Alexander reported as related to the wellness program; recommend the nurse position is filled.

McCook motioned as related to the wellness program, and due to the massive size of the health plan, to hire an onsite nurse to oversee the program. Harrison seconded. All were in favor.

**Motion Approved.**

**COVERAGE FOR TWO YEAR COLLEGE RETIREES:** by Bob Alexander, EBD Executive Director

Alexander reported there are several two year colleges participating in the plan. The retirees are also allowed to participate. Recently, several colleges have decided to leave the plan, but the retirees remain covered. After extensive research and meeting with The Attorney General, there is no law that requires the plan to cover retirees after the college terminates from the plan. Alexander would like the board to recommend if the plan should continue to cover the retirees or terminate the members. There are approximately 110 retirees participating in the plan.

McCook reported previously these colleges were Vo-Tech Schools. McCook is concerned with the potential legal issues with state contribution premiums. McCook recommended to grandfather in those who are currently participating in the plan.

Dr. Kumpuris recommended the Director meet with the Attorney General for recommendations. Alexander reported he met with The Attorney General, and the decision was; the retirees are no longer eligible when the School terminates from the plan.

Dr. Thompson is concerned with colleges who currently participate in the plan, and pay subsidy.

Dr. Thompson motioned effective November 1, 2015 the plan will no longer accept new retirees without an active agreement with each individual school. Each school for their existing retirees will receive a subsidy premium as long as the school’s active employees are participating in the plan. When the school’s active employees are no longer participating in the plan the retiree will no longer receive a subsidy premium. McCook seconded.

Discussion: Alexander reported it is very difficult to track the retirees as it is difficult to identify who they are. McCook recommended the Director to request assistance from the schools in terms of identifying the retirees.
McCook amended the previous motion; McCook recommended that the Director and the Staff at EBD develop the logistics of how the motion will be implemented, and report the findings for further consideration at the November 17, 2015 Board meeting. Dr. Thompson recommended modify the effective date to December 1, 2015. Dr. Thompson seconded the motion. Dr. Kumpuris recommended include; the plan is requiring a standardized requirement for participation. All were in favor.

Motion Approved.

HSA DISCUSSION: by Bob Alexander, EBD Executive Director

Alexander briefly discussed effective October 1, 2015 there is a new HSA vendor. The previous vendor Data Path is accessing a $25.00 fee to transfer any funds a member may have in their Data Path account. Alexander recommended EBD cover the Transition Fee. The Fee will be paid anytime in 2016 for members who decide to transfer to Wage Works. The Board approved the transition payments.

SPECIAL APPROVAL FOR DRUGS: by Bob Alexander, EBD Executive Director, Dr. David Keisner, UAMS

Alexander reported at a previous Board meeting; the Board developed a process to approve currently excluded medicines that EBRX has presented that will be reviewed at the next DUEC meeting. Recently, two medicines were approved for two members who have been diagnosed with cancer. The medicines could potentially offer survival of additional 4-6 months from the time of diagnosis. EBRX has recommended immediate approval for additional members who may benefit from the meds in terms of survival. Alexander would like to make the medicines available for any members who require such meds.

Dr. Kumpuris motioned to approve the drugs. Harrison seconded. All were in favor.

Motion Approved.

DIRECTOR’S REPORT: by Bob Alexander, EBD Executive Director

Alexander reported the Accurial contract expires June, 2016. Last month there was an analytics presentation from Truven Healthcare. They will present at the November 17th meeting. Alexander would like to begin drafting a RFP as a result of the meeting.

The Case Management RFP has not been awarded. Alexander reported there are many companies who are non-traditional case management vendors. Alexander inquired from the Board if there should
be an RFP from a non-traditional or traditional vendor. There is a huge cost difference. Non-traditional has scored lower.

Boyd reported his experience has been with the non-traditional method, however it is more expensive.

Alexander reported on retirement plan options. Previously the Board heard presentations from Humania on Medicare Advantage and from the Legacy Company.

McCook reported the retirees are skeptical about the changes with Medicare Advantage. In addition, McCook reported concerns with the numbers from the Legacy Company. McCook is also concerned with the amount of contracts that are in place. McCook motioned that discussion will be delayed for a year. Harrison seconded. All were in favor.

**Motion Approved.**

Alexander reported on the payroll statute, which requires the Board to approve any deductions for any voluntary products that is Life, Health, and Disability before there can be a payroll deduction. The payroll law is for the AASIS system, therefore the law applies to ASE. Alexander would like the Board to develop a process; if vendors request to have a payroll deduction; how will they be approved by the Board?

McCook requested to review the current standards for further discussion at the next Board meeting before making recommendations.

Alexander reported concerns with Public Schools that are, and continue to be delinquent with their Health Insurance Premiums. The schools have been identified as Charter Schools. Delinquent accounts remain past due for two months or more. One District is as much as $200,000 past due. McCook recommended notify the Department of Education, and per the law, cancel the monthly subsidy that the school would normally receive from the state. Alexander will move forward with this process.

Alexander reported on prior authorizations. An act was passed last session which almost eliminates the possibility of processing prior authorizations, since they must be completed in 24 to 48 hours, even though there’s no medical emergency. It’s very difficult to comply with this law. Other carriers are having the same issues. The law is questionable in terms of is it applicable to EBD’s plan? There will be a presentation at the next Board meeting. Alexander will seek The Attorney General’s opinion prior to the next Board meeting.

Harrison motioned to adjourn. Dr. Thompson seconded. All were in favor.

**Meeting Adjourned**
### Arkansas State Employees (ASE) Financials - January 1, 2014 through September 30, 2014

#### GOLD
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<tr>
<th></th>
<th>Employee Only</th>
<th>Plus Dependents</th>
<th>Employee Only</th>
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#### REVENUES & EXPENDITURES

**Funding**
- State Contribution: $14,343,126
- Employee Contribution: $7,543,065
- Other: $773,739
- Allocation for Actives - Plan Year 2014: $2,154,167
- **Total Funding**: $24,814,096

**Expenses**
- Medical Expenses
  - Claims Expense: $12,365,490
  - Claims IBNR: $1,137,007
  - Medical Administration Fees: $1,137,007
  - Refunds: $40,287
  - Employee Assistance Program (EAP): $56,149
  - Life Insurance: $54,694
- Pharmacy Expenses
  - RX Claims: $5,380,725
  - RX IBNR: $207,459
  - RX Administration: $274,172
- Total Expenses: $19,435,408

**Net Income/(Loss)**
- $5,378,688

#### BALANCE SHEET

**Assets**
- Bank Account: $13,330,684
- State Treasury: $71,545,147
- Due from Cafeteria Plan: $5,205,521
- Due from PSE: $1,972
- Receivable from Provider: $481,454
- **Total Assets**: $89,601,870

**Liabilities**
- Accounts Payable: $6,291
- Deferred Revenues: $24,190
- Due to Cafeteria: $25
- Due to PSE: $393,912
- Due to Federal Government ($63 fee): $1,688,337
- Health IBNR: $24,700,000
- RX IBNR: $1,800,000
- **Total Liabilities**: $28,612,755

**Net Assets**
- $60,989,116

Less Reserves Allocated:
- Premiums for Plan Year 1/1/14 - 12/31/14: ($7,460,000 + $9,390,000 + $9,000,000) = ($6,462,500)
- Premiums for Plan Year 1/1/15 - 12/31/15: ($6,260,000 + $5,400,000) = ($11,660,000)
- Premiums for Plan Year 1/1/16 - 12/31/16: ($3,600,000)
- Catastrophic Reserve: ($3,600,000)
- **Net Assets Available**: $28,666,616
## Arkansas State Employees (ASE) Financials - January 1, 2015 through September 30, 2015

### EMPLOYEE ONLY

<table>
<thead>
<tr>
<th>BASIC</th>
<th>ACTIVES</th>
<th>RETIREES</th>
<th>MEDICARE</th>
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### EMPLOYEE + DEPENDENTS

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<th>BASIC</th>
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<th>MEDICARE</th>
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### REVENUES & EXPENDITURES

#### Funding

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<thead>
<tr>
<th>Current Month</th>
<th>Year to Date (9 Months)</th>
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<tbody>
<tr>
<td>State Contribution</td>
<td>$14,693,616</td>
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<tr>
<td>Employee Contribution</td>
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<td>Other</td>
<td>$787,495</td>
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<td>Allocation for Actives - Plan Year 2015</td>
<td>$971,667</td>
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<td><strong>Total Funding</strong></td>
<td><strong>$24,330,964</strong></td>
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#### Expenses

- **Medical Expenses**
  - Claims Expense | $13,352,953 | $116,491,847 |
  - Claims IBNR | - |
- **Medical Administration Fees** | $1,050,516 | $9,659,908 |
- **Refunds** | - | $(89,076) |
- **Employee Assistance Program (EAP)** | $55,374 | $505,127 |
- **Life Insurance** | $54,028 | $492,674 |
- **Pharmacy Expenses**
  - RX Claims | $5,950,451 | $53,354,466 |
  - RX IBNR | - |
  - RX Administration | $247,102 | $1,901,773 |
- **Plan Administration** | $603,332 | $4,738,838 |
| **Total Expenses** | **$21,313,756** | **$187,055,557** |

Net Income/(Loss) | $3,017,208 | $34,166,179 |

### BALANCE SHEET

#### Assets

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<td>State Treasury</td>
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<td>Due from PSE</td>
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<td>Receivable from Provider</td>
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<td>Accounts Receivable</td>
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#### Liabilities

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<td>Accounts Payable</td>
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<td>Deferred Revenues</td>
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<td>Due to Cafeteria</td>
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<td>Due to PSE</td>
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<td>Due to Federal Government ($44 fee)</td>
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<td>Health IBNR</td>
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<td>RX IBNR</td>
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<td><strong>Total Liabilities</strong></td>
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Net Assets | $77,025,614 |

#### Less Reserves Allocated

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<tr>
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<tbody>
<tr>
<td>Premiums for Plan Year 1/1/15 - 12/31/15 ($6,260,000 + $5,400,000)</td>
<td>$(2,915,000)</td>
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<tr>
<td>Premiums for Plan Year 1/1/16 - 12/31/16 ($3,600,000 + $12,600,000)</td>
<td>$(16,200,000)</td>
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<td>Premiums for Plan Year 1/1/17 - 12/31/17 ($7,560,000)</td>
<td>$(7,560,000)</td>
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<tr>
<td>Premiums for Plan Year 1/1/18 - 12/31/18 ($5,040,000)</td>
<td>$(5,040,000)</td>
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<tr>
<td>Catastrophic Reserve (2015 $10,400,000)</td>
<td>$(10,400,000)</td>
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Net Assets Available | $34,910,614 |

Fifth Week of Claims $0
### Public School Employees (PSE) Financials - January 1, 2014 through September 30, 2014

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<tr>
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<th>GOLD Employee Only</th>
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<th>SILVER Employee Only</th>
<th>SILVER Plus Dependents</th>
<th>BRONZE Employee Only</th>
<th>BRONZE Plus Dependents</th>
<th>GRAND TOTALS Employee Only</th>
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### REVENUES & EXPENDITURES

#### Funding

- **Per Participating Employee Funding (PPE Funding)**
  - Current Month: $8,195,931
  - Year to Date (9 months): $75,284,326
- **Employee Contribution**
  - Current Month: $9,939,774
  - Year to Date (9 months): $90,283,656
- **Department of Education $35,000,000 & $15,000,000**
  - Current Month: $3,181,818
  - Year to Date (9 months): $36,704,545
- **Other**
  - Current Month: $400,618
  - Year to Date (9 months): $1,614,713
- **Allocation for Actives - Plan Year 2014**
  - Current Month: $3,583,333
  - Year to Date (9 months): $32,250,000

**Total Funding**
- Current Month: $25,301,475
- Year to Date (9 months): $236,137,240

#### Expenses

- **Medical Expenses**
  - **Claims Expense**
    - Current Month: $14,959,301
    - Year to Date: $146,968,484
  - **Claims IBNR**
    - Current Month: $0
    - Year to Date: $0
  - **Medical Administration Fees**
    - Current Month: $1,618,721
    - Year to Date: $14,542,521
  - **Refunds**
    - Current Month: $8,204
    - Year to Date: $(5,271)
  - **Employee Assistance Program (EAP)**
    - Current Month: $76,300
    - Year to Date: $714,670

- **Pharmacy Expenses**
  - **RX Claims**
    - Current Month: $3,696,502
    - Year to Date: $35,173,478
  - **RX IBNR**
    - Current Month: $0
    - Year to Date: $(400,000)
  - **RX Administration**
    - Current Month: $269,393
    - Year to Date: $2,914,633
  - **Plan Administration**
    - Current Month: $397,951
    - Year to Date: $5,927,918

**Total Expenses**
- Current Month: $21,026,371
- Year to Date: $205,836,433

**Net Income/(Loss)**
- Current Month: $4,275,104
- Year to Date: $30,300,807

### BALANCE SHEET

#### Assets

- **Bank Account**
  - Current: $13,214,525
- **State Treasury**
  - Current: $49,160,651
- **Receivable from Provider**
  - Current: $7,538,065
- **Accounts Receivable**
  - Current: $393,912

**Total Assets**
- Current: $70,307,154

#### Liabilities

- **Accounts Payable**
  - Current: $3,629
- **Due to ASE**
  - Current: $1,972
- **Deferred Revenues**
  - Current: $0
- **Due to Federal Government ($63 fee)**
  - Current: $2,318,242
- **Health IBNR**
  - Current: $28,000,000
- **RX IBNR**
  - Current: $1,400,000

**Total Liabilities**
- Current: $31,723,843

**Net Assets**
- Current: $38,583,311

Less Reserves Allocated:
- **Premiums for Plan Year 1/1/14 - 12/31/14 ($43,000,000)**
  - Current: $(10,750,000)
- **Catastrophic Reserve (2014 - $11,100,000)**
  - Current: $(11,100,000)

**Net Assets Available**
- Current: $16,733,311

Fifth Week of claims totaled: $
### REVENUES & EXPENDITURES

**Funding**
- Per Participating Employee Funding (PPE Funding) $8,078,976
- Employee Contribution $9,141,251
- Department of Education $35,000,000 & $15,000,000 $3,181,818
- Other $844,909
- Allocation for Actives $1,666,667

**Total Funding** $22,913,620

**Expenses**
- Medical Expenses
  - Claims Expense $13,942,441
  - Claims IBNR $1,540,899
- Medical Administration Fees $74,814
- Refunds $672,128
- Employee Assistance Program (EAP) $74,814
- Pharmacy Expenses
  - RX Claims $3,889,499
  - RX IBNR $347,025
- Plan Administration $1,540,899

**Total Expenses** $20,466,806

**Net Income/(Loss)** $2,446,815

### BALANCE SHEET

**Assets**
- Bank Account $20,961,625
- State Treasury $81,679,540
- Receivable from Provider $5,462,995
- Accounts Receivable $13,427

**Total Assets** $108,117,588

**Liabilities**
- Accounts Payable $983
- Due to ASE $28,157
- Deferred Revenues $1,613,216
- Due to Federal Government ($44 fee) $28,000,000
- Health IBNR $1,400,000

**Total Liabilities** $31,042,356

**Net Assets** $77,075,231

Less Reserves Allocated
- Premiums for Plan Year 1/1/15 - 12/31/15 ($20,000,000 rec'd from Dept. of Education) $5,000,000
- Premiums for Plan Year 1/1/16 - 12/31/16 ($9,600,000) $9,600,000
- Premiums for Plan Year 1/1/17 - 12/31/17 ($5,760,000) $5,760,000
- Premiums for Plan Year 1/1/18 - 12/31/18 ($3,840,000) $3,840,000
- Premium Assistance (FICA Savings) $4,208,376

**Catastrophic Reserve (2015 $10,900,000)** $10,900,000

**Net Assets Available** $37,766,856

Fifth Week of Claims $0