• Medical/Pharmacy 2020 RFP Update
• Preliminary 7/1/20 Projection
  - Data through 1/31/20
• Financial Review

Agenda
<table>
<thead>
<tr>
<th>Plan</th>
<th>2/1/18-1/31/19</th>
<th>2/1/19-1/31/19</th>
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Net Cost Increase from Prior Year

Total Plan Net Costs (PEPM*)

(Gross Costs Less Reimbursement)

Stop Loss Reimbursement

Gross Cost Increase from Prior Year

Total Plan Gross Costs (PEPM*)

Fixed costs (Fees and Stop Loss)

Subtotal Plan Gross Claim Costs

RX Claims

Medical Claims

Average Enrollment

Experience Period

YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)
Total Claims and Fixed Costs Month by Month
Early Estimate: 8-10% (assumes no plan changes)

- Allocation of enrollment in each of the plans.
- Compare expected claims and fixed costs to current funding rates (7/1/19) and
  MDO renewal for stop loss not in yet.
- And an assumed 20% increase to stop loss premiums.
- Factoring in fixed costs for 7/1/20 - 6/30/21 with a 2% Guaranteed ASO Increase
- Medical Trend and Pharmacy Trend
- 94% Medical Trend and Pharmacy Trend
- 24 months of claims above the stop loss ($225,000)
- Note that we will use data from 4/2018-3/2020 to finalize 7/1/20 rate action.
- 24 months of claims (data through 1/2020 at this point).
- Methodology used - and consistent with the past.

Preliminary 7/1/2020 Projection

- Preliminary 7/1/2020 Cost Projection

- 7/1/19 - 8.66%
- 7/1/18 - 5.49% (Aded Alternative PPO Effective 1/1/18)
- 7/1/17 - 2.63% (Aded HDHP Effective 1/1/17)
- 7/1/16 - 4.43%

Reminder: Rate Action for past several years.
- Harness Health Partners (part of Mercy)
- CVS via Employers Health Coalition
- Optim via Health Action Council
- CVS via Health Action Council
- Carve Out (stand alone)
  - UHC
  - OMO
  - Anthem
  - Aetna
- Integrated (meaning Medical and Pharmacy)
  - Pharmacy Careers Responding
  - Cigna - Declined to Quote
    - UHC
    - OMO
    - Anthem
    - Aetna
- Medical Careers Responding

RFP Update (Career Responses)
Qualitative aspects (clinical management, technology, etc.),

- Estimated pharmaceutical rebates
- Retail network disruption
- Formulary disruption
- Discounts at retail and mail

Analyzed the following: Pharmacy technology tools, etc.,

- Qualitative aspects (clinical programs, account management,
- Claim costs (unit costs, discounts, and guarantees)
- Administrative fees
- Network disruption

Analyzed the following: Medical

RFP Update (Analysis)
7/1/20

Recommendation is to Renew with MBO (Med and RX) for

Improvements

Projection due to lower administrative fees and contract

RFP Process will likely yield a 1.5-2% reduction for 7/1/20

Unit costs and pricing were very competitive

on Medical and Pharmacy

MBO scored the highest when looking at all scoring criteria

RFP Update