



Northern Arizona Public Employees Benefit Trust (NAPEBT)

# Stewardship Report

**Reviewing Our Partnership and Planning for the Future**

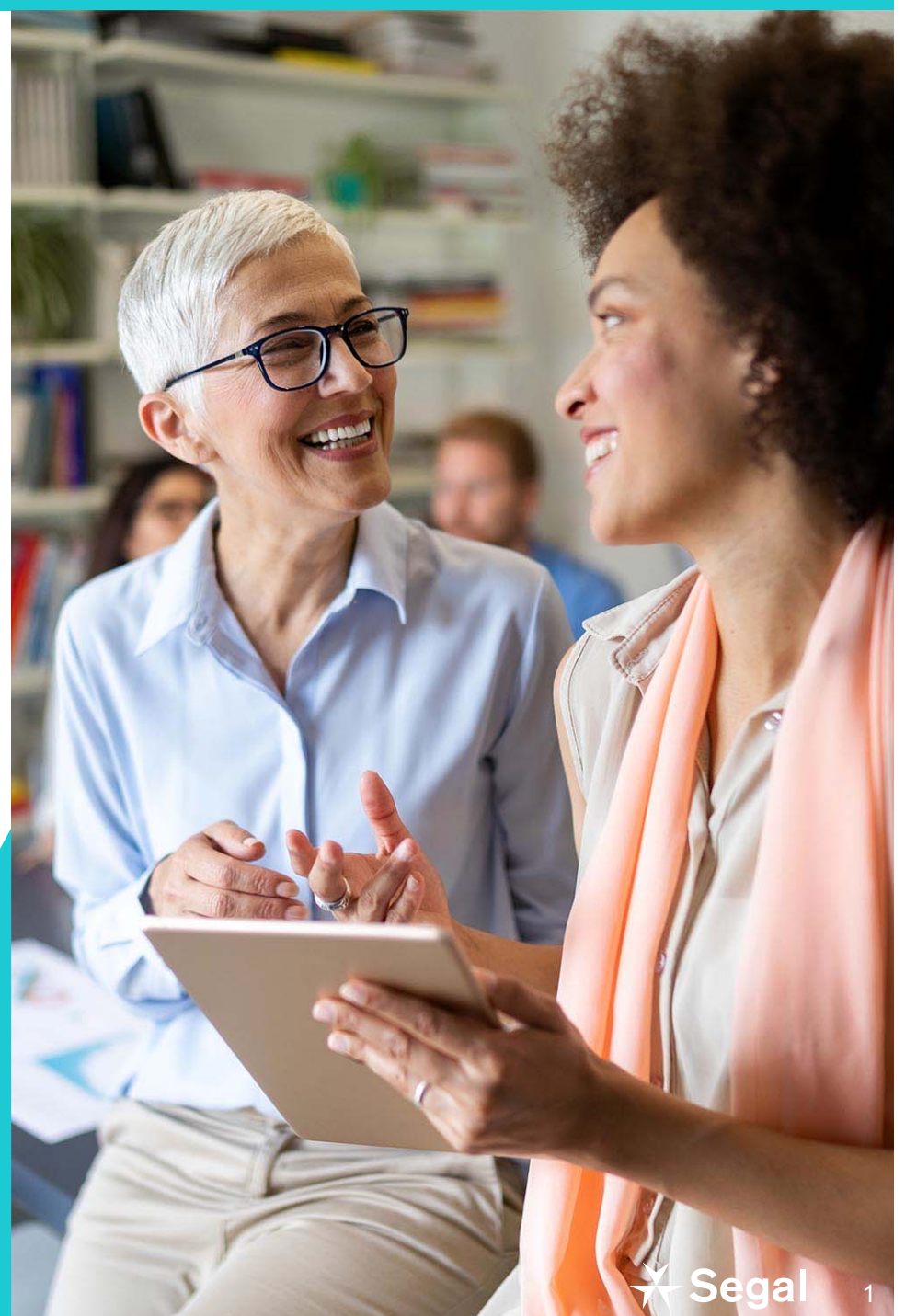
**August 20, 2020 / Amy Girardo, Vice President and Benefits Consultant**



## Why Stewardship?

In our discussion today, we want to:

- Acknowledge what we have accomplished together
- Receive your feedback to continuously enhance the value we deliver to NAPEBT





## Our Relationship and History Together

## Our Relationship & History

- Value created/savings produced for the Trust 2019 - 2020
  - Reviewed Strategic Priorities with the Trust identifying additional specific areas of focus under consideration: self-funding dental and vision, local clinic partnership, Specialty Drug Manufacturer Assistance Programs (e.g. couponing program, Enhanced Specialty Guidelines, Pharmacy Inflation Guarantees, Centers of Excellence and Bundled Payment Programs with Travel Benefits and Incentivized Transparency Tools).
  - Recommended the Trust consider adjusting the Trust Board meeting agendas to include Consent Agenda items to help facilitate meeting efficiency.
  - Mined the Trust's data using SHAPE to help communicate the status of the members in the plan with spotlights on the Trust's near site clinic and wellness program to help the Trustees understand the value on investment of those programs.
  - Actively participated in Vera contract performance guarantee negotiations resulting in better contract terms.
  - Participated in the Finance and Benefits Committees to help the Committees in setting priorities, refining policies, and researching options.
- Length of our relationship: Since 1993 as a Trust (some employers longer as individual clients)
- Who are some of the people we have worked with at the Trust in the last year?
  - Coconino County: James Jayne, Mike Townsend, Erika Philpot, Margaret Penado
  - City of Flagstaff: Shannon Anderson, Jennifer Caputo
  - Coconino Community College: Jami Van Ess, Dietrich Sauer, Rosa Logan
  - FUSD: Bob Kuhn, Dawn Anderson, Jennifer Moore, Ginger Stevens
  - NAIPTA: Heather Dalmolin, Lauree Battice, Lynn Hill
  - Accommodation School: Jeanie Confer
  - KVID: Sam Mossman

## Looking Back: What We Accomplished



- Produced:
  - \$210,000 in savings on the stop loss renewal and negotiated rate passes on HSA, FSA, Cobra and vision coverage without impacting plan members.
  - Employers Health/CVS contract terms improved (e.g. discounts, rebates) resulting in better financial performance.
- Major Accomplishments:
  - Negotiated better contract terms retroactively into the stop loss contract (effective 7/1/19) with a potential maximum savings of \$110,000 in 2020.
- Major problem resolved in the last year:
  - Developed a wellness dashboard and determined parameters to develop health plan and clinic dashboards for communication of plan performance.





# Highlights of What We've Accomplished Together



- Medical, pharmacy and stop loss RFP'S conducted saving approximately \$43,000.
- Negotiated a reduction in dental insurance renewals and negotiated an improved vision benefit with additional 2 year rate pass.
- Extensive review and recommendations on Vera reporting/methods to help the Trustees understand the Value on Investment of the clinic.
- Onsite Measurement Method and HIPAA trainings to help the Trustees meet compliance requirements.
- Presentation on HRA's and VEBA's given to the Trustees to help them understand the medical plan options available to them for the delivery of benefits.



- Moved to City of Chandler cooperative contract for Medical Administration (Blue Cross) saving the Trust approximately \$40,000 per year through FY 2022.
- Negotiated a reduction in stop loss insurance renewals saving the Trust and Trustees approximately \$125,000.
- Actively participated in Vera contract negotiations resulting in savings & better contract terms.
- Participated in EAP & Online Enrollment System RFP's.
- Prepared SHAPE health utilization reporting including for the clinic and wellness.
- Updated projection & reserves model for decision support.



- Moved the Trust's CVS Caremark contract to the Employers Health Coalition saving the Trust approximately \$1M annually.
- Bid the dental plan resulting in an overall savings to the employers of approximately 5.5% or \$385,000 in the first year of the contract with a 2 year rate guarantee.
- Performed a pharmacy audit that identified \$50,000 in underpayments to the Trust from pricing guarantees or \$20,000 more than the cost of audit (\$30k).



- Negotiated stop loss renewal saving approximately \$210,000.
- Negotiated better contract terms retroactively into the stop loss contract (effective 7/1/19) with a potential maximum savings of \$110,000 in 2020.
- Provided extensive assistance to the Trust and all employers individually in Covid-19 compliance and plan provision considerations.
- Reviewed Strategic Priorities with the Trust identifying additional specific areas of focus under consideration.

# Segal Consulting's Services for NAPEBT

## Actuarial / Financial

- Five-Year Forecasting and Reserve Model
- Incurred But Not Reported (IBNR) Certifications
- Calculation for the submission of ACA taxes
- Post-Employment Benefits (GASB) Valuations

## Compliance

- Preparation of Important Plan Information containing required Notices
- On-site compliance trainings (HIPAA, ACA, Cobra)
- Assistance in application of ACA and Covid regulations
- Coordinate services with the Trust's legal counsel
- Annual review and updates made to the Administrative Manual

## Data Analytics

- Monthly Contribution, Claims and Expenses Reporting
- Claims Reporting–SHAPE and Dashboards
  - Health Plan
  - Wellness
  - Clinic

## Plan Funding

- Employee contribution strategies
- Stop-loss analysis
- Claim reserve calculation
- COBRA rate calculation
- Domestic Partner Imputed Income Calculations

## Plan Implementation & Ongoing Administration

- Establish procedures and reporting with carriers
- Review contracts, SBCs and booklets
- Review carrier effectiveness
- Coordinate with carriers to resolve outstanding issues

## Plan Management

- Annual strategy meetings
- Objectives and goals setting
- Assistance with Facilitation of Board meetings and Annual Retreat
- Trustee Interviews and Reporting
- Attendance at Sub-Committee meetings
- Review of open enrollment presentation and preparation of historical slides

## Projections / Renewals

- Benchmarking/Plan Evaluation
  - Plan designs
  - Plan costs
  - Contributions
- Pre-Renewal Projections
- Renewal/Proposal Process
  - Claims experience analysis
  - Renewal proposal analysis
  - Aggressive pricing negotiations

## Pharmacy

- Renewal review and negotiations
- Clinical programs review and recommendations
- RFP and Coalition contract management and analysis

## RFPs

- Management and analysis of all lines of coverage

## Wellness

- Compliance research

## Near Site Clinic

- Coordination of services
- Contract negotiations including Performance Guarantees

## Technical & Consulting Support

- Fidelity Bond and Fiduciary Liability Insurance
- Assistance with the Annual Financial Audit
- Coordination with the Trust Administrator
- Coordination of the Department of Insurance Audit (every 5 years)

## Voluntary Benefits

# NAPEBT's Segal Team

Client Relationship Manager

**Amy Girardo**

*Vice President, Benefits Consultant*

Actuarial Lead

**Nura Patani, PHD, ASA, MAAA**

*Senior Consultant, Health Actuary*

Health Analyst

**Quentin Gunn**

*Associate Health Consultant*

Actuarial Support

**Melissa Krumholz, FSA, MAAA**

*Senior Consultant, Health Actuary*

Compliance Lead

**Ash Roozbehani, JD**

*Health Compliance Consultant*

## Additional Subject Matter Experts

**West Region Director, Public Sector**

**Richard Ward, FSA, FCA, MAAA**

*West Region Director, Public Sector*

**Clinical/Wellness**

**Sadhna Paralkar, MD, MPH, MBA**

*Senior Vice President and National Medical Director*

**Pharmacy**

**Daljit Johl, PharmD**

*Vice President and Pharmacy Benefits Consultant*



## How can we help you?



### **Organizational Effectiveness Consulting**

We can help your organization adopt a more strategic, comprehensive, and integrated HR strategy that reflects your business goals.



### **Insurance Benefits**

We provide insurance solutions and services that reflect your organizations risks.



### **Performance and Rewards Consulting**

We provide in-depth workforce and executive compensation consulting and data.



### **Administration and Technology**

We provide practical solutions for our clients benefit administration and technology needs.



### **Compliance**

Segal offers a range of compliance services and publications to help employers navigate the maze of federal, state and local laws and regulations related to benefit plans.



### **Retirement Benefits**

We have been helping employers with their retirement strategies for over 80 years.



### **Investment Solutions**

We offer sophisticated investment services that reflect your organizations' goals.



### **Health and Welfare Benefits**

We are uniquely qualified to help employers find the right solutions in today's challenging healthcare environment.



### **Employee Communications**

Our national communications professionals create strategic, targeted, and effective communications programs to help our clients achieve their goals.





# Thank You

Contact Information  
For more info, please  
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602-381-4065



# NAPEBT: Detailed Report – 2010 through 2020

## NAPEBT Detailed Report 2010 – 2020

When Segal began a consulting relationship with NAPEBT in 1993, Segal assisted in the formation of the Trust and with the various insured benefit programs offered by the Trust. In 2005, Segal began discussing with the Trustees the option of self-funding the medical plan and adding two additional medical plan options. Based on Segal's analysis and recommendations the Trust began self-funding in 2006 and introduced the new plan designs in 2007. With Segal's close partnership and careful review of the medical plan and funding, and careful review of the other health and welfare plans and administration, the Trust has remained a strong viable program.

Our accomplishments over the years include:

- Senior consultant attendance at regularly scheduled and Special Board meetings regardless of agenda topics. Segal does not hand off assignments to junior level consultants to manage client relationships. We strongly believe that we are hired by our clients because of our senior level advice in all aspects of the consulting relationship.
- Attendance at the annual two-day NAPEBT retreat and other meetings, as needed, by two credentialed actuaries, Nura Patani, PhD, ASA, MAAA Melissa Krumholz, FSA, MAAA and Amy Girardo, the Trust's consultant, to present survey, local benchmark and trend data, discuss reserving and plan design changes, and provide live modeling of various design, contribution, and reserving strategies.
- Draft meeting agendas and meeting minutes until October 2016 when the Trust Administrator began assuming this duty.
- Conduct separate Trustee interviews of each participating employer of the Trust including the non-voting employers and preparation of the summary report of the results.
- Preparation of the monthly contribution, claims, and expenses report.
- Work with the vendors to ensure accurate and consistent reporting (e.g., retiree status, paid basis).
- Annual preparation and presentation of the Segal Explorer Utilization report.
- Annual preparation of the Incurred But Not Reported (IBNR) reserve certification for medical and pharmacy.
- Compliance assistance (available on a daily basis) including: answering questions asked by benefits staff from each of the six NAPEBT employers; compliance updates/presentations during Trust Board meetings; providing advice to Trustees and benefits staff promptly, accurately, and directly regarding applicable or changing legal requirements governing benefit plan design, funding, communications, required notifications, and reporting, (particularly those related to self-funded or public sector plans), and providing a concise summary of the legal requirements and any required actions to remain in compliance.
- Preparation and/or review of plan documents or other legal documents to ensure compliance with policies, procedures, and other legal requirements pertaining to public sector employee benefit programs, including Section 125 cafeteria benefit plans.

## NAPEBT Detailed Report 2010 – 2020

- Drafting and provision of notices including: Important Plan Information, HIPAA Privacy Notice, Mental Health Parity Opt Out Notice (when applicable) and Medicare Part D Notice.
- Assistance with sub-committee meetings as needed.
- Coordination of annual utilization report presentations by the medical, prescription drug, and dental vendors.
- Development of ongoing updates to the Project Plan until October 2016 when the Trust's Administrator began performing these services.
- Coordination of the Trust financial audit including provision of data and answering auditor's questions.
- Coordination of the Department of Insurance audit (every 5 years).
- Contribution rate setting and illustration of various tier structures for actives and retirees
  - Imputed income calculations for 5 different employer/employee contribution schedules.
  - Wellness Incentive Program participation.
  - Multiple contribution rate scenarios.
- Insurance renewal review and negotiations, including contract terms, for all NAPEBT health and welfare plans.
- Annual review and recommendation regarding the level of reinsurance needed, with an analysis of the risk associated with specific changes.
- Review of all vendor contracts and amendments for consistency with those terms and conditions negotiated through renewals and Request for Proposals.
- Review of benefit summaries, SBCs, and benefit booklets.
- Assistance with monitoring the development of and annual amendments to the NAPEBT administrative manual to document eligibility rules and ensure compliance with applicable federal, state and NAPEBT policies.
- Assistance with monitoring the administration of the prescription drug plan including plan structure, rebates, and financial impact of adding new drugs, deleting drugs, changing drug tiers, and clinical management.
- Prompt responses in resolving difficult claims or administrative issues as requested by each employer.
- Assistance with claims appeals, as needed.

## NAPEBT Detailed Report 2010 – 2020

- Review of the NAPEBT annual open enrollment PowerPoint presentation and drafting of NAPEBT historical cost slides.
- Review of each employer's contribution rates and preparation of the Domestic Partner imputed income rates.
- Liaison for all vendors to coordinate services, including Auditor, Accountant, Legal Counsel, Medical, Dental, Vision, Life Insurance, Onsite Clinic, COBRA, FSA, Fiduciary Insurance, etc.
- Maintenance of the napebt.com website prior to October 2016 when the Trust's Administrator began managing the website.
- Staff from each of the NAPEBT employers are always invited to the free Segal fall educational seminar and free HIPAA training for both comprehensive and refresher classes in Segal's Phoenix office.
- Respond to requests for information from the NAPEBT Wellness Program Manager.
- Transmit approved budget, rates, and fee information to Trust Accountant and respond to related questions.
- Calculation of the Transitional Reinsurance and Patient Centered Outcomes Research Institute Fees required to be paid by the Trust.
- Fiduciary Liability and Fidelity Bond Insurance (managed by Segal Select).
- Valuations required under the Governmental Accounting Standards Board (GASB) for four agencies.

Below are Highlights of the accomplishments achieved through Segal's partnership with NAPEBT in the most recent years.

### 2010-2011 Plan Year Highlights (Segal saved NAPEBT approximately \$423,000)

- Drafted, analyzed and presented analysis of the RFPs for Medical, Pharmacy and Stop-Loss (included in general retainer services, otherwise the cost would have been \$20,000):
  - Resulted in saving NAPEBT approximately \$132,000 in administrative fees in the first year of the contract and locked in increases capped at 3% to 5% for each of the next four years of the contract.
- Prescription drug projected to save NAPEBT approximately \$240,000 in the first year of the contract with improved pricing in contract y
- Negotiated dental and vision renewals down, saving NAPEBT approximately \$28,000.
- Segal hired a videographer to record a four-hour HIPAA education presentation and provided a set of CD's to each employer of NAPEBT for their use with new hire employees and training.

# NAPEBT Detailed Report 2010 – 2020

- Implementation of CVS Caremark Pharmacy Benefits Manager.
- Discussions with Blue Cross and Health Equity on data integration issues.
- Preparation of Audit quote requests, analysis and presentation of results to the Trustees.
- Conducted several discussions on Premium Holidays with the Trustees and separately with individual employers.
- Became Broker of Record and marketed Fiduciary Liability Insurance. Improved coverage and saved 23% (approximately \$3,000) in premium from prior policy.
- Preparation of Flagstaff Unified School District, City of Flagstaff, Flagstaff Housing Authority, and Coconino County GASB Valuations.

## 2011 – 2012 Plan Year Highlights (Segal saved NAPEBT approximately \$39,000)

- Negotiated all renewals and effectively negotiated the following savings:
  - Dental approximately \$4,000
  - Basic Life Insurance approximately \$35,000
- Conducted several discussions on Premium Holidays separately with the employers and created separate 2-tier and 3-tier Premium Holiday calculators.
- Calculated and updated GASB actual employer contributions for Flagstaff Unified School District, the City of Flagstaff and Coconino County.
- Presentation by Amy Girardo to the City's Employee Advisory Committee, "Understanding Self-Funded Medical Plans."
- Drafted, analyzed and presented analysis of the RFP for Disability RFP process for the City of Flagstaff.
- Drafted, analyzed and presented analysis of the RFP for Fiduciary Liability Insurance and coordinated premium payment for Trustees.
- Coordinated State Department of Insurance audit.
- Assisted with the procurement of a Fidelity Bond for the Trust required by the Department of Insurance.

## 2012 – 2013 Plan Year Highlights (Segal saved NAPEBT approximately \$14,500)

- Negotiated stop loss renewal and saved approximately \$7,000.
- Presentation by Amy Girardo to the County Board of Supervisors on NAPEBT history and benefit offering.

## NAPEBT Detailed Report 2010 – 2020

- Preparation of Flagstaff Unified School District, Coconino County, City of Flagstaff and Coconino Community College GASB Valuations.
- Drafted, analyzed and presented analysis of the RFP for Fiduciary Liability Insurance and coordinated premium payment for Trustees.
- Marketed Flexible Spending Account Administration through a Request for Quotes (included in the general consulting retainer, otherwise the cost would have been \$7,500).
- Prepared Minimum Value Calculations for medical and prescription drug plans.
- Conducted Early Retiree Reinsurance Program Maintenance of Contribution Testing. As a result, the Trust was reimbursed \$61,579.
- Half-day onsite meeting on Health Reform provided by Nancy Hakes.

### 2013 – 2014 Plan Year Highlights (Segal saved NAPEBT approximately \$250,000)

- CVS Caremark performed an audit and determined, that through an administrative error, it had not invoiced NAPEBT for two years of administrative fees (approximately \$100,000) that NAPEBT was contractually liable to pay. Through negotiation and pushing back on performance guarantees, Segal negotiated the bill to zero.
- Half-day onsite meeting on Health Reform provided by Nancy Hakes.
- Drafted, analyzed and presented analysis of the RFP for Fiduciary Liability Insurance and coordinated premium payment for Trustees.
- Met with Accommodation School management to answer various questions.
- Preparation of GASB updated contributions for Coconino County, City of Flagstaff and Flagstaff Unified School District.
- Conducted Dental and Vision RFPS.
  - Dental plan RFP produced a savings of approximately \$140,000 in the first year with rate caps in years 2-5. Delta Dental paid for the RFP process, saving NAPEBT another \$10,000.
  - Vision plan RFP produced a cost increase and plan design modifications with no rate increases for years 2-4 of the contract.
- Assistance with impromptu change from Baldwin Zobel Hall, PLLC to Numbers Café, PLLC.
- Preparation of employee subsidy contribution modeling tool for City of Flagstaff.
- Prepared 2, 3 and 4 tier medical contribution structure.
- Developed custom 5 year budget and reserving modeling tool.

# NAPEBT Detailed Report 2010 – 2020

## 2014 – 2015 Plan Year Highlights (Segal saved NAPEBT approximately \$56,000)

- Negotiated a reduction in life insurance renewal with Minnesota Life/Securian.
- Assisted with the review and analysis of the Nearsite clinic proposals.
- Managed communication and merging of the City and Housing Authority with NAPEBT's vendors.
- Drafted RFP for accounting services.
- Drafted Benefits 101 Presentation for the City.
- Trainings conducted in Flagstaff on Measurement Methods under ACA and HIPAA.
- Preparation of City of Flagstaff, Coconino Community College and Coconino County GASB Valuations.
- Preparation of GASB updated contributions for Flagstaff Unified School District.

## 2015 – 2016 Plan Year Highlights (Segal saved NAPEBT approximately \$75,500)

- Negotiated a reduction in medical stop loss and dental insurance renewals.
- Life Insurance RFP.
- HIPAA Privacy Manual for the City of Flagstaff.
- Presentation provided to the County Board of Supervisors on Health Care Reform.
- Researched and responded to numerous questions from all employers on preparation of IRS ACA reporting and lookback measurement method.
- Participated in the selection of the Trust's vendor for Legal services.
- Preparation of GASB updated contributions for Coconino County, Coconino Community College District and Flagstaff Unified School District.

## 2016 – 2017 Plan Year Highlights (Segal saved NAPEBT approximately \$43,000)

- Medical, Pharmacy and stop loss RFP.
- Negotiated a reduction in dental insurance renewals and calculated lowest cost option for paying PCORI fees.
- Half-Day Measurement Method Training provided at the Community College and separate Half-Day HIPAA Training provided at the Community College.



## NAPEBT Detailed Report 2010 – 2020

- Analysis of physical therapy visits prepared and presented.
- Presentation on HRA's and VEBA's.
- Preparation of a chart for the Wellness Program Manager comparing medical plan before and after the introduction of the wellness incentives.
- Meetings with the Administrative Team to discuss and modify processes including Blue Cross billing and eligibility files to Vera.
- Preparation of data analysis on Summit Fire.
- Discussion, identification and preparation of compliance materials in support of Section 1557 Regulations.
- Identification of dollar figure of administrative fees over paid to Vera.
- Preparation of SBC examples and contributions for each employer.
- Negotiated an improved vision benefit with an additional 2-year rate pass.
- Extensive review and feedback on Vera annual report data and methodology including recommendations.
- Facilitation of the Department of Insurance audit.
- HIPAA Security Assessment for the City of Flagstaff.
- HIPAA Privacy Policy and Procedure manuals for the City of Flagstaff and Coconino County.
- Preparation of Coconino County and City of Flagstaff GASB Valuations.

### 2017 – 2018 Plan Year Highlights (Segal saved NAPEBT approximately \$165,000)

- Negotiated a reduction in stop loss insurance renewals saving the Trust and Trustees approximately \$125,000.
- Moved to City of Chandler cooperative contract for Medical Administration (Blue Cross) saving the Trust approximately \$40,000 per year through FY 2022.
- Actively participated in Vera contract negotiations resulting in savings & better contract terms.
- Participated in EAP and Online Enrollment System RFP's.
- SHAPE health utilization reporting including the clinic and wellness.
- Updated projection and reserves model for decision support.

## NAPEBT Detailed Report 2010 – 2020

- Extensive review of the City's Risk Manager presentation on the health plan and clinic.
- Continued facilitation of the Department of Insurance audit.
- Updated the Benefits 101 presentation for the City of Flagstaff.
- Prepared analysis for the Trust Chair including historical trend and claims.
- Prepared a presentation on peer agency reserve policies.
- Prepared a historical claims volatility analysis using the Stochastic Projection model.
- Researched near-site/onsite clinics in the State of Arizona for the Wellness Program Manager.
- Reviewed and commented on Vera clinic reporting.
- Calculated PCORI fees based on lowest cost option.
- GASB Valuations

### 2018 – 2019 Plan Year Highlights (Segal saved NAPEBT approximately (\$405,000))

- Moved the Trust's CVS Caremark contract to the Employers Health Coalition saving the Trust approximately \$1M annually.
- Bid the dental plan resulting in an overall savings to the employers of approximately 5.5% or \$385,000 in the first year of the contract with a 2 year rate guarantee.
- Performed a pharmacy audit that identified \$50,000 in underpayments to the Trust from pricing guarantees or \$20,000 more than the cost of audit (\$30k).
- Mined the Trust's data using SHAPE to help communicate the status of the members in the plan with spotlights on the Trust's near site clinic and wellness program to help the Trustees understand the value on investment of those programs.
- Refinements made to the medical plan budget projection model and reserve forecasting tool to help the Trustees analyze and plan for the future.
- Development and presentation of the report on stochastic model simulations for claims volatility analysis.
- Preparation of analysis and research on possible retiree phase-out of benefits offered through NAPEBT.
- Edits made to the Admin Manual to help communicate compliance and pharmacy plan updates.
- Segal pharmacist review and recommendations of formulary changes and clinical programs available for the Trustees to consider.

# NAPEBT Detailed Report 2010 – 2020

- Separating and establishing benefits with all vendors for KVID.
- Participated in the Finance and Benefits Committees to help the Committees in setting priorities, refining policies, and researching options.
- Calculated PCORI fees based on lowest cost option.
- GASB Valuations

## 2019 – 2020 Plan Year Highlights (Segal saved NAPEBT approximately (\$210,000))

- \$210,000 in savings on the stop loss renewal and negotiated rate passes on HSA, FSA, Cobra and vision coverage without impacting plan members.
- Negotiated more favorable contract terms on stop loss contract retroactive to July 1, 2019 (estimated savings if achieved approximately \$110,000 applied to 2020/2021 stop loss premium).
- Reviewed Strategic Priorities with the Trust identifying additional specific areas of focus under consideration: self-funding dental and vision, local clinic partnership, Specialty Drug Manufacturer Assistance Programs (e.g. couponing program, Enhanced Specialty Guidelines, Pharmacy Inflation Guarantees, Centers of Excellence and Bundled Payment Programs with Travel Benefits and Incentivized Transparency Tools).
- Recommended the Trust consider adjusting the Trust Board meeting agendas to include Consent Agenda items to help facilitate meeting efficiency.
- Advised all agencies on numerous Acts and regulations regarding Covid-19.
- Employers Health/CVS contract terms improved (e.g. discounts, rebates) resulting in better financial performance.
- Developed a wellness dashboard and determined parameters to develop health plan and clinic dashboards for communication of plan performance.
- Mined the Trust's data using SHAPE to help communicate the status of the members in the plan with spotlights on the Trust's near site clinic and wellness program to help the Trustees understand the value on investment of those programs.
- Participated in the Finance and Benefits Committees to help the Committees in setting priorities, refining policies, and researching options.
- Provided 3 on-site training sessions: HIPAA, COBRA and ACA training that was recorded for NAPEBT future training.

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## NAPEBT Detailed Report 2010 – 2020

### 2019 – 2020 Plan Year Highlights (Segal saved NAPEBT approximately (\$210,000))

- Prepared peer employer benefits survey. Edits made to the Admin Manual to help communicate compliance and pharmacy plan updates.
- Calculated PCORI fees based on lowest cost option.
- GASB Valuations