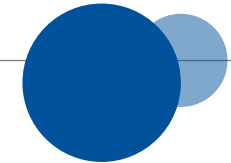




NY44 HEALTH BENEFITS PLAN TRUST ANNUAL MEETING

APRIL 27, 2022



***SPECIAL THANKS TO INDEPENDENT HEALTH
FOR SPONSORING OUR MEETING***



AGENDA

Welcome

- *Jim Fregelette, Trust Chair*
- *John Rodgers, EVP & COO, Independent Health*

Introductions

- *Jim Fregelette, Trust Chair*

Trust Governance

- *Jim Fregelette, Trust Chair*

Trust STAR Report

- *Medhat Kaldas, Oswald*

Trust Actuarial Report

- *Monica Cecilia, BPAS*

Accomplishments and Future Plans

- *Donna Walters, Trust Vice Chair*

Closing Remarks

- *Donna Walters, Trust Vice Chair*

Questions and Comments



Welcome

Jim Fregelette, Trust Chair

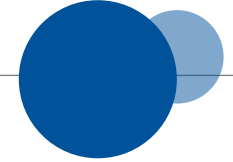
**John Rodgers, Executive Vice President and
Chief Operating Officer, Independent Health**



Introductions

Jim Fregelette, Trust Chair

NY44 HEALTH BENEFITS PLAN TRUST BOARD OF TRUSTEES



MANAGEMENT TRUSTEES

Jim Fregelette, Chair

Candace Reimer

Elizabeth Freas

Michelle Okal-Frink

Christa McHale

LABOR TRUSTEES

Donna Walters, Vice Chair

John Pope

Deborah Piatek

Robert Giannicchi

David Scalzo

Trust Governance

Jim Fregelette, Trust Chair



TRUSTEE LIAISON DESIGNATIONS

Please reach out to your designated liaison in the event you have any questions or concerns about the trust!

| EMPLOYER-MEMBER | MANAGERIAL TRUSTEE | NON-MANAGERIAL TRUSTEE |
|--------------------------------|--|--|
| AKRON | Jim Fregelette jfregelette@e1b.org | Dave Scalzo dscalzo@e1b.org |
| ALDEN | Candy Reimer creimer@e1b.org | Debbie Piatek dpiatek@e1b.org |
| CHEEKTOWAGA CENTRAL | Michelle Okal-Frink mokal@e1b.org | John Pope jpope@e1b.org |
| CHEEKTOWAGA SLOAN | Liz Freas efreas@e1b.org | Bob Giannicchi rgiannicchi@e1b.org |
| DEPEW | Michelle Okal-Frink mokal@e1b.org | Bob Giannicchi rgiannicchi@e1b.org |
| EDEN | Christa McHale cmchale@e1b.org | Debbie Piatek dpiatek@e1b.org |

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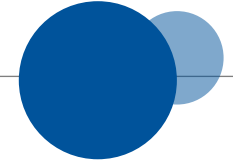
| EMPLOYER-MEMBER | MANAGERIAL TRUSTEE | NON-MANAGERIAL TRUSTEE |
|---------------------------|--|--|
| Erie 1 BOCES | Jim Fregelette jfregelette@e1b.org | Donna Walters dwalters@e1b.org |
| Erie 1 BOCES - ST | Jim Fregelette jfregelette@e1b.org | Donna Walters dwalters@e1b.org |
| GOWANDA | Christa McHale cmchale@e1b.org | Bob Giannicchi rgiannicchi@e1b.org |
| HAMBURG | Candy Reimer creimer@e1b.org | Debbie Piatek dpiatek@e1b.org |
| LACKAWANNA CITY | Liz Freas efreas@e1b.org | John Pope jpope@e1b.org |
| MARYVALE | Christa McHale cmchale@e1b.org | Debbie Piatek dpiatek@e1b.org |
| NIAGARA FALLS CITY | Candy Reimer creimer@e1b.org | John Pope jpope@e1b.org |

TRUSTEE LIAISON DESIGNATIONS

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| EMPLOYER-MEMBER | MANAGERIAL TRUSTEE | NON-MANAGERIAL TRUSTEE |
|---------------------------------------|--|--|
| NIAGARA WHEATFIELD | Jim Fregelette jfregelette@e1b.org | Donna Walters dwalters@e1b.org |
| NORTH COLLINS | Michelle Okal-Frink mokal@e1b.org | John Pope jpope@e1b.org |
| NORTH ROCKLAND | Liz Freas efreas@e1b.org | Donna Walters dwalters@e1b.org |
| SOUTH BUFFALO CHARTER | Christa McHale cmchale@e1b.org | Dave Scalzo dscalzo@e1b.org |
| ST. MARY'S SCHOOL FOR THE DEAF | Liz Freas efreas@e1b.org | Dave Scalzo dscalzo@e1b.org |
| SWEET HOME | Michelle Okal-Frink mokal@e1b.org | Bob Giannicchi rgiannicchi@e1b.org |
| WEST SENECA | Candy Reimer creimer@e1b.org | Dave Scalzo dscalzo@e1b.org |

Addition of At Large Trustees – Effective July 1, 2022



- All Trustees are currently Erie 1 BOCES employees
- Trustees approved four (4) additional “At Large Trustees” consisting of one (1) managerial employee and one (1) labor (bargaining unit member) employee each from two (2) districts participating in the Trust
- Districts represented by the At Large Trustees will rotate based upon the total number of enrollees in the Trust
 - starting with the districts with the largest and smallest total number of enrollees and continuing with the next largest and next smallest, and so on, in accordance with the “At Large Trustee Chart”
- At Large Trustees will serve one (1) year terms which shall begin on July 1 and end on June 30 of the applicable Fiscal Year
- At the end of each one (1) year term, the current At Large Trustees will be replaced by At Large Trustees from the next eligible two (2) districts
- In the event a district or bargaining unit decide to not participate as At Large Trustees, the opportunity will move to the next eligible district

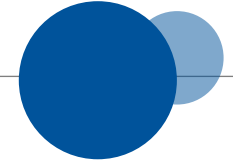
Addition of At Large Trustees – Effective July 1, 2022



To be represented by At Large Trustees, the following conditions must be met:

- The District must offer the Trust's medical benefits to at least one (1) collective bargaining unit; and
- The District and applicable collective bargaining unit(s) must sign a Participation Agreement agreeing to:
 - designate one (1) managerial employee and one (1) labor (bargaining unit member) employee to serve as an At Large Trustee by July 1 who will attend all scheduled Board of Trustee Meetings and the Trust's Annual Meeting, and participate in applicable Trust subcommittees;
 - sign a HIPAA Confidentiality Agreement to protect the Trust in the event individually identifiable protected health information (PHI) is shared with the district and collective bargaining unit At Large Trustees; and
 - its understanding that in limited circumstances, certain sensitive information related to another District or enrollee in the Trust will not be shared with At Large Trustees.

At Large Trustee Chart (as of July 1, 2022)



| District | Employee Enrollees | Total Enrollees | Year 1 2022/23 | Year 2 2023/24 | Year 3 2024/25 | Year 5 2025/26 | Year 6 2026/27 | Year 7 2027/28 | Year 8 2028/29 | Year 9 2029/30 |
|-----------------------|--------------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Depew | 10 | 12 | X | | | | | | | |
| Niagara Wheatfield | 11 | 31 | | X | | | | | | |
| West Seneca | 15 | 54 | | | X | | | | | |
| St. Mary's | 90 | 132 | | | | X | | | | |
| Maryvale | 66 | 147 | | | | | X | | | |
| South Buffalo Charter | 89 | 199 | | | | | | X | | |
| North Collins | 99 | 238 | | | | | | | X | |
| Akron | 123 | 370 | | | | | | | | X |
| Gowanda | 195 | 525 | | | | | | | | X |
| Cheektowaga Sloan | 191 | 568 | | | | | | | X | |
| Alden | 218 | 611 | | | | | | X | | |
| Lackawanna City | 266 | 727 | | | | | X | | | |
| Cheektowaga Central | 305 | 905 | | | | X | | | | |
| Sweet Home | 543 | 1,551 | | | X | | | | | |
| Niagara Falls City | 842 | 2,064 | | X | | | | | | |
| North Rockland | 1,699 | 3,665 | X | | | | | | | |



Trust STAR Report

Medhat Kaldas, Oswald

Large claimants are measured on a rolling 12 prospective, and they will not align with your stop-loss period, the advantage of measuring this way is to predict the carrier renewal, overall usage and activity.

The contents herein are provided under the highest professional standards in developing this project; however, Oswald Companies relies upon third party data sources in providing analyses, specifically insurance carriers, in the usual and customary course of business. Oswald cannot guarantee the accuracy if built upon inaccurate information supplied by a third party, and any such inclusion of incorrect data is infrequent and unintentional.

STAR REPORT



oswald[®]

A **UNISON** RISK ADVISORS Company

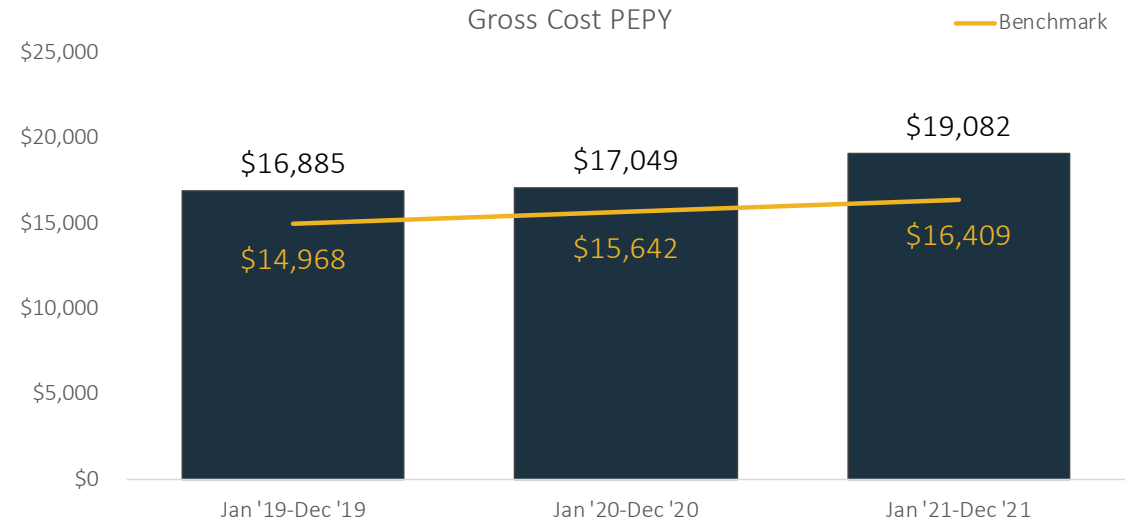
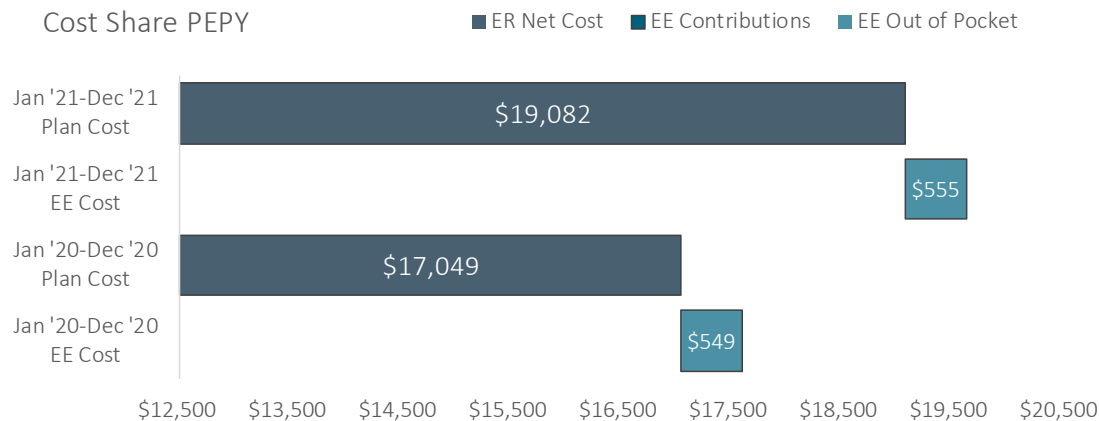
Financial Summary

| | Annual Totals | | |
|--------------------------|----------------------|----------------------|--------------|
| | Jan '21-Dec '21 | Jan '20-Dec '20 | (%) |
| Average Enrolled | 5,696 | 6,852 | -16.9% |
| Paid Medical Claims | \$76,559,256 | \$78,852,877 | -2.9% |
| Paid Pharmacy Claims | \$28,821,173 | \$37,699,284 | -23.5% |
| Stop Loss Reimbursements | (\$235,511) | (\$193,088) | 22.0% |
| Pharmacy Rebates | (\$6,689,800) | (\$7,787,943) | -14.1% |
| Net Paid Claims | \$98,455,118 | \$108,571,130 | -9.3% |
| Administration Fees | \$8,065,991 | \$6,740,870 | 19.7% |
| Stop Loss Premium | \$2,169,961 | \$1,506,530 | 44.0% |
| Total Fixed Fees | \$10,235,953 | \$8,247,401 | 24.1% |
| Total Gross Cost | \$108,691,071 | \$116,818,531 | -7.0% |

| | Per Employee Per Year (PEPY) | | |
|--------------------------|------------------------------|-----------------|--------------|
| | Jan '21-Dec '21 | Jan '20-Dec '20 | (%) |
| Average Enrolled | 5,696 | 6,852 | -16.9% |
| Paid Medical Claims | \$13,441 | \$11,508 | 16.8% |
| Paid Pharmacy Claims | \$5,060 | \$5,502 | -8.0% |
| Stop Loss Reimbursements | (\$41) | (\$28) | 46.7% |
| Pharmacy Rebates | (\$1,174) | (\$1,137) | 3.3% |
| Net Paid Claims | \$17,285 | \$15,845 | 9.1% |
| Administration Fees | \$1,416 | \$984 | 43.9% |
| Stop Loss Premium | \$381 | \$220 | 73.3% |
| Total Fixed Fees | \$1,797 | \$1,204 | 49.3% |
| Total Gross Cost | \$19,082 | \$17,049 | 11.9% |

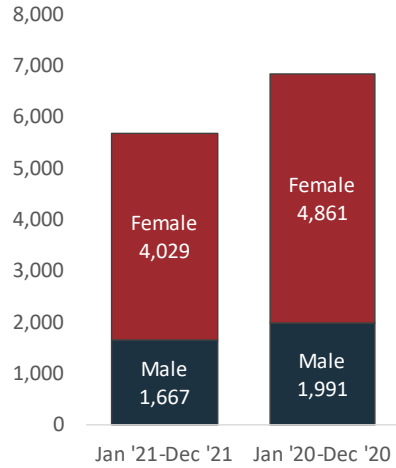
Admin fees = TPA Administration, Rx Cost Avoidance Fees, HCRA Fees, and Nonclaims Fees

On a PEPY basis, employees paid \$555 out of pocket PEPY. This includes employee co-pay, deductible and coinsurance claims cost.



Demographics

Employees by Gender

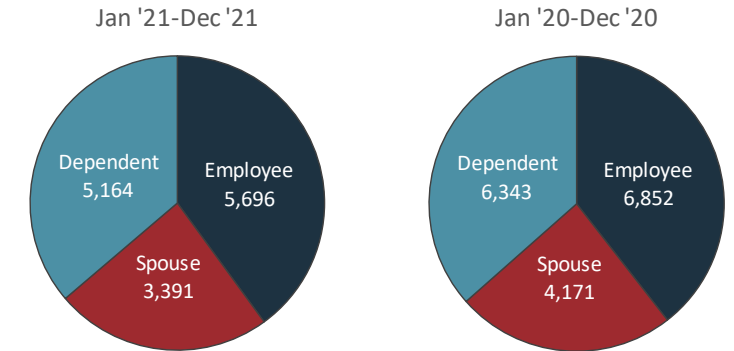


Dependent Ratio 2.50
Benchmark: 2.00

| | Age Band | Jan '21-Dec '21 | | Jan '20-Dec '20 | |
|----------------|----------|-----------------|---------------|-----------------|---------------|
| | | Subscribers | Members | Subscribers | Members |
| Gen Alpha | <1 | 0 | 93 | 0 | 121 |
| | 1-4 | 0 | 457 | 0 | 554 |
| | 5-9 | 0 | 840 | 0 | 1,090 |
| Gen Z | 10-14 | 0 | 1,070 | 0 | 1,350 |
| | 15-19 | 1 | 1,276 | 0 | 1,537 |
| | 20-24 | 27 | 1,221 | 33 | 1,448 |
| Millennials | 25-29 | 278 | 561 | 301 | 646 |
| | 30-34 | 356 | 529 | 410 | 636 |
| | 35-39 | 450 | 758 | 565 | 955 |
| Gen X | 40-44 | 589 | 1,018 | 740 | 1,275 |
| | 45-49 | 707 | 1,180 | 892 | 1,504 |
| | 50-54 | 865 | 1,388 | 1,004 | 1,641 |
| Baby Boomers | 55-59 | 729 | 1,167 | 903 | 1,451 |
| | 60-64 | 795 | 1,246 | 1,010 | 1,561 |
| | 65-69 | 319 | 566 | 368 | 647 |
| | 70-74 | 274 | 442 | 299 | 483 |
| | 75+ | 309 | 442 | 327 | 467 |
| Summary | | 5,696 | 14,252 | 6,852 | 17,367 |

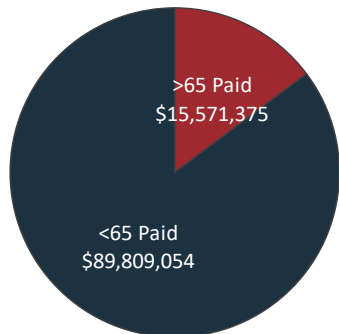
NY44 Health Benefits Plan Trust experienced a total membership decrease of 3,115 (17.9%).

In Jan '21-Dec '21, NY44 Health Benefits Plan Trust has a dependent ratio of 2.50. The largest represented generation of subscribers are Baby Boomers, and the largest represented generation of members are also Baby Boomers. Average subscriber age band is 50-54, and average member age band is 35-39.



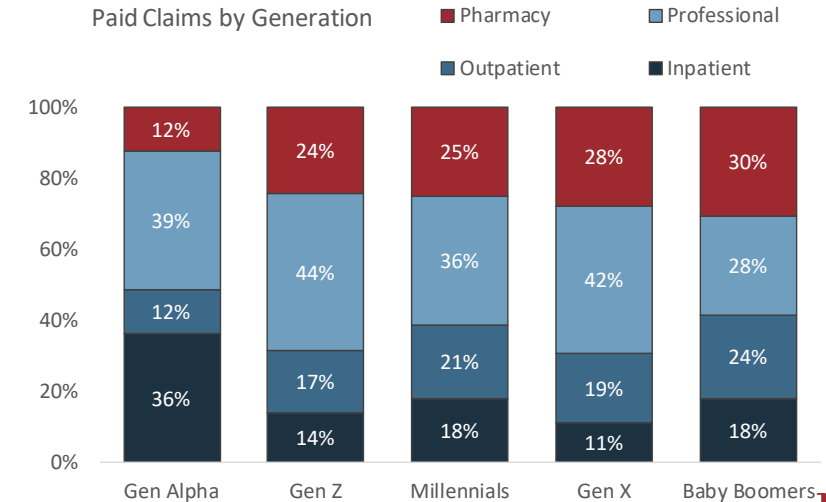
With \$45,335,423 in total paid claims, Baby Boomers accounted for the most paid claims in Jan '21-Dec '21. This represents 43% of all paid claims. NY44 Health Benefits Plan Trust had 1,450 members (10%) over the age of 65. These members experienced \$15,571,375 in paid claims (15%).

Paid Claims Over/Under 65



| Paid Claims by Relationship | Employee | Spouse | Dependent | Total |
|-----------------------------|---------------------|---------------------|---------------------|----------------------|
| Gen Alpha | \$0 | \$0 | \$4,867,820 | \$4,867,820 |
| Gen Z | \$46,961 | \$373 | \$13,859,852 | \$13,907,186 |
| Millennials | \$7,021,515 | \$3,162,752 | \$1,566,366 | \$11,750,633 |
| Gen X | \$19,835,138 | \$9,577,136 | \$107,093 | \$29,519,367 |
| Baby Boomers | \$25,632,808 | \$19,702,614 | \$0 | \$45,335,422 |
| Summary | \$52,536,423 | \$32,442,876 | \$20,401,130 | \$105,380,429 |

Paid Claims by Generation

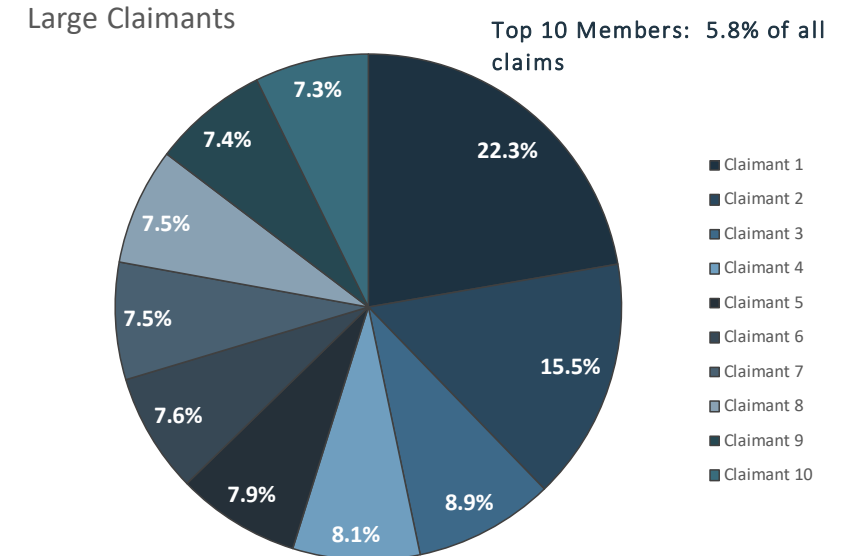
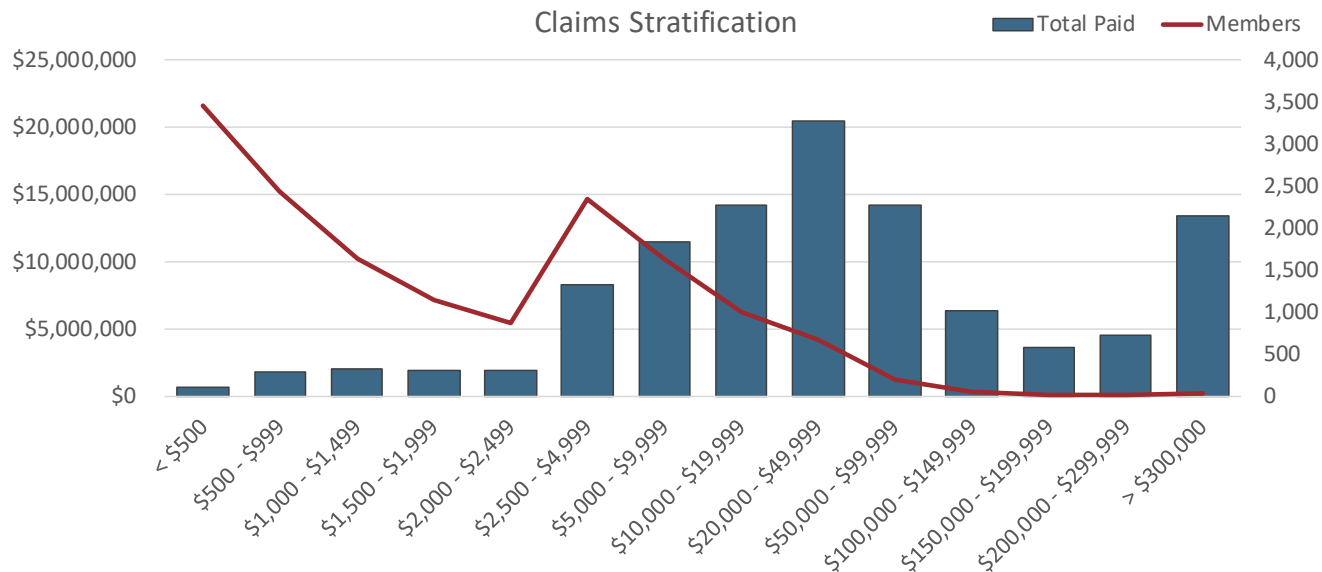


Large Claimants

Specific Stop
 Loss Deductible **\$1,125,000**
 Basis **Member**
 Claims Included **Medical & Rx**

In Jan '21-Dec '21, NY44 Health Benefits Plan Trust experienced 1 member with claims over the specific stop loss deductible. Estimated reimbursements were \$235,511.

| Diagnosis | Jan '21-Dec '21 | | | | Jan '20-Dec '20 | |
|---------------------|--------------------|------------------|----------------------|------------------|----------------------|-------|
| | Medical | Pharmacy | Claims Included | Est. Reim. | Claims Included | Rank |
| 1 Claimant 1 | \$1,342,731 | \$17,780 | \$1,360,511 | \$235,511 | \$31,932 | 652 |
| 2 Claimant 2 | \$945,063 | \$366 | \$945,429 | | \$572,365 | 3 |
| 3 Claimant 3 | \$429,045 | \$117,177 | \$546,222 | | \$142,246 | 80 |
| 4 Claimant 4 | \$488,139 | \$7,365 | \$495,504 | | \$2,493 | 6,559 |
| 5 Claimant 5 | \$476,884 | \$4,784 | \$481,668 | | \$110,510 | 120 |
| 6 Claimant 6 | \$466,844 | \$0 | \$466,844 | | \$83,060 | 194 |
| 7 Claimant 7 | \$455,829 | \$1,413 | \$457,242 | | \$75,407 | 226 |
| 8 Claimant 8 | \$456,625 | \$564 | \$457,189 | | \$108,128 | 125 |
| 9 Claimant 9 | \$443,189 | \$8,359 | \$451,548 | | \$17,306 | 1,286 |
| 10 Claimant 10 | \$429,460 | \$13,993 | \$443,453 | | \$438,643 | 8 |
| Subtotal | \$5,933,809 | \$171,801 | \$6,105,610 | \$235,511 | \$1,582,090 | |
| Total Claims | | | \$105,380,429 | \$235,511 | \$116,552,160 | |

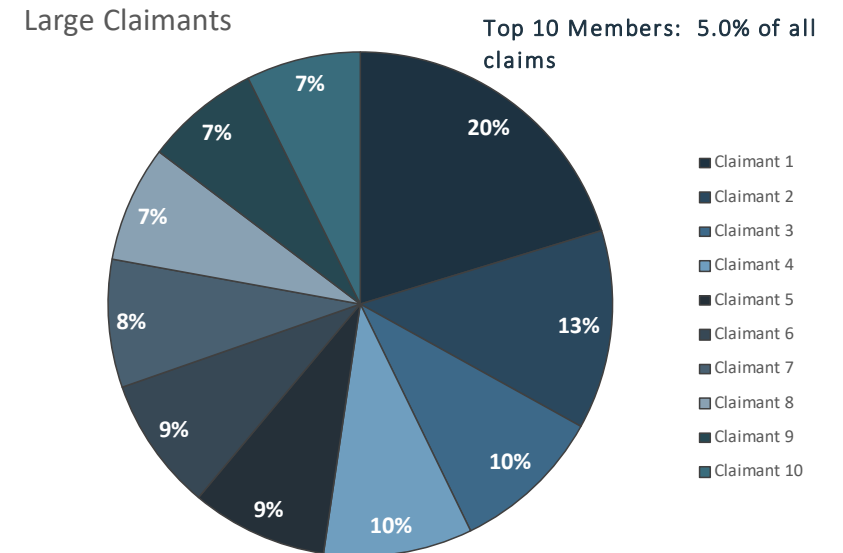
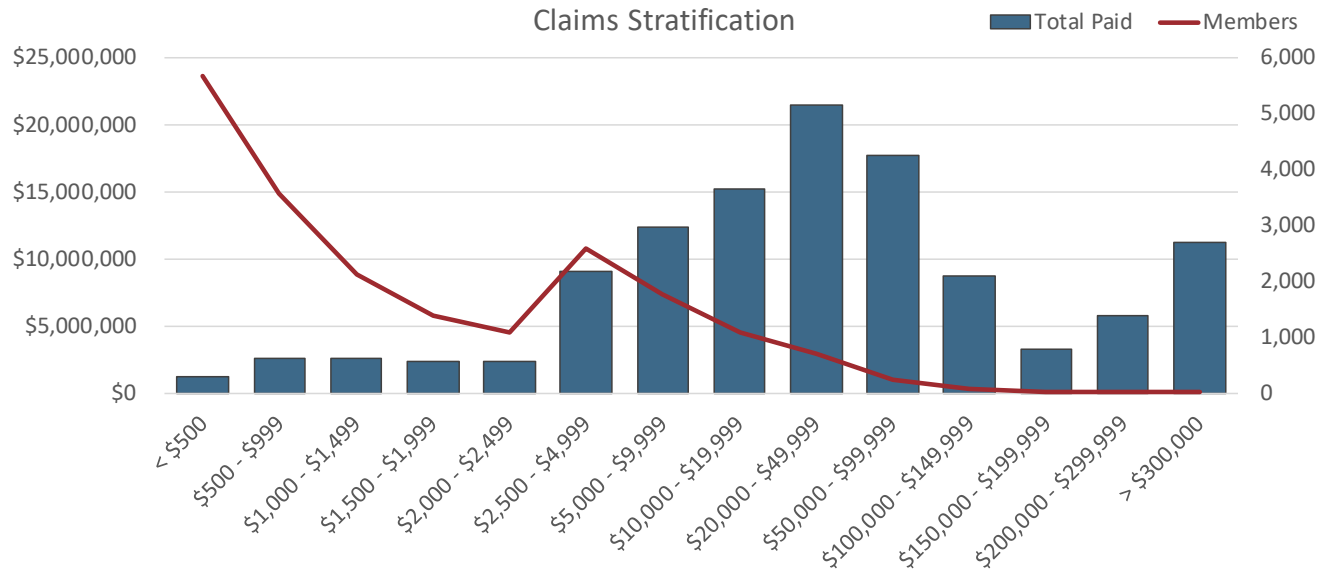


Large Claimants

Specific Stop
 Loss Deductible **\$1,000,000**
 Basis **Member**
 Claims Included **Medical & Rx**

In Jan '20-Dec '20, NY44 Health Benefits Plan Trust experienced 1 member with claims over the specific stop loss deductible. Estimated reimbursements were \$193,088.

| Diagnosis | Jan '20-Dec '20 | | | Est. Reim. |
|---------------------|--------------------|------------------|----------------------|------------------|
| | Medical | Pharmacy | Claims Included | |
| 1 Claimant 1 | \$1,173,356 | \$19,732 | \$1,193,088 | \$193,088 |
| 2 Claimant 2 | \$749,812 | \$1,211 | \$751,023 | |
| 3 Claimant 3 | \$571,362 | \$1,003 | \$572,365 | |
| 4 Claimant 4 | \$518,751 | \$42,049 | \$560,800 | |
| 5 Claimant 5 | \$513,472 | \$981 | \$514,453 | |
| 6 Claimant 6 | \$468,278 | \$35,589 | \$503,867 | |
| 7 Claimant 7 | \$462,879 | \$19,585 | \$482,464 | |
| 8 Claimant 8 | \$428,022 | \$10,621 | \$438,643 | |
| 9 Claimant 9 | \$432,423 | \$0 | \$432,423 | |
| 10 Claimant 10 | \$430,158 | \$803 | \$430,961 | |
| Subtotal | \$5,748,513 | \$131,574 | \$5,880,087 | \$193,088 |
| Total Claims | | | \$116,552,160 | \$193,088 |

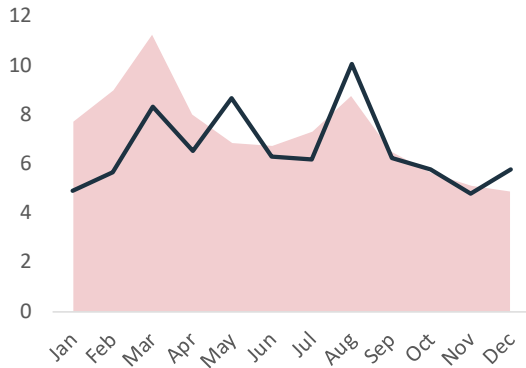


Cost and Utilization by Service Category

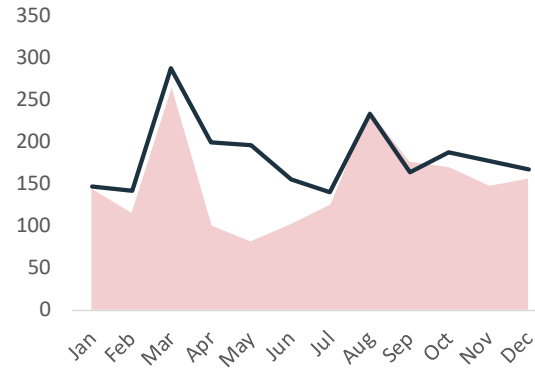
Monthly Services/1,000 by Service Category

Jan '21-Dec '21 vs. Jan '20-Dec '20

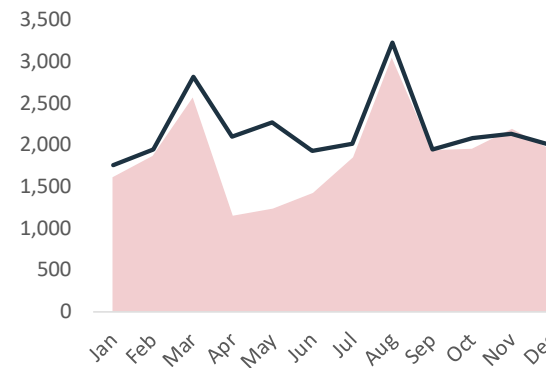
Inpatient



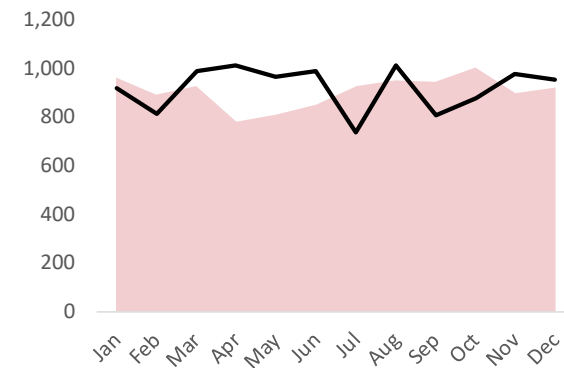
Outpatient



Professional



Pharmacy



The COVID-19 pandemic and its effects continue to impact services and patient behavior. In the Oswald Book of Business, outpatient services increased by 13.0%, and professional services increased by 10.9% year over year. NY44 Health Benefits Plan Trust's services increased 21.6% and increased 16.8%, respectively.

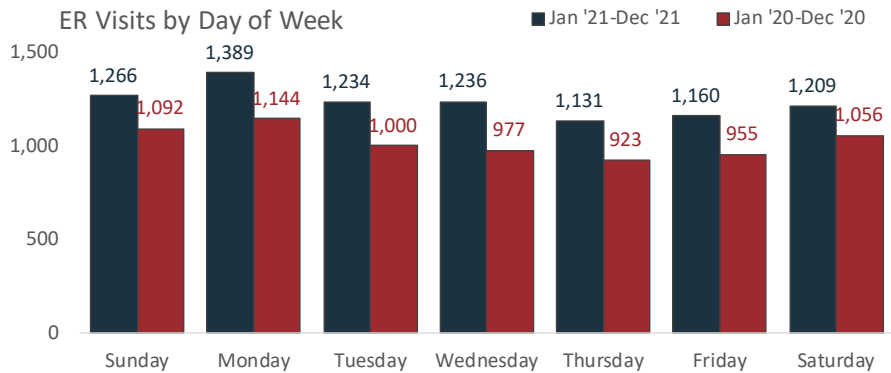
In Jan '21-Dec '21 NY44 Health Benefits Plan Trust experienced 79 inpatient admissions per 1,000 members, with a cost of \$15,416 per admission. Year over year, inpatient claims per admission increased by 22.1%.

| | Jan '21-Dec '21 | | | Jan '20-Dec '20 | | Benchmark | |
|---------------------|-----------------|----------------|-----------------|-----------------|--------------|-----------------|---------------|
| | Total Paid PEPY | Services/1,000 | Paid/Service | Paid/Service | Δ | Paid/Service | Δ |
| Inpatient | \$3,047 | 79 | \$15,416 | \$12,627 | 22.1% | \$17,239 | -10.6% |
| Outpatient | \$3,844 | 2,200 | \$698 | \$670 | 4.2% | \$989 | -29.4% |
| Emergency Room | \$562 | 1,514 | \$371 | \$382 | -2.9% | \$1,448 | -74.4% |
| Professional | \$6,549 | 26,225 | \$100 | \$98 | 2.1% | \$79 | 26.3% |
| Office - Preventive | \$336 | 893 | \$150 | \$148 | 1.4% | | |
| Urgent Care | \$8,557 | 47,279 | \$181 | \$182 | -0.8% | | |
| Telemedicine | \$101 | 922 | \$110 | \$98 | 12.8% | | |

Cost and Utilization – Emergency Room

| Emergency Room | Jan '21-Dec '21 | Jan '20-Dec '20 | Benchmark |
|----------------------|-----------------|-----------------|-------------|
| Claimants | 5,026 | 4,807 | |
| Visits | 8,625 | 7,147 | 2,642 |
| Plan Paid | \$3,202,350 | \$2,732,979 | \$3,826,081 |
| Per Visit | \$371 | \$382 | \$1,448 |
| Employee Paid | \$408,467 | \$445,494 | \$962,915 |
| Per Visit | \$47 | \$62 | \$364 |

| Frequent Users of Emergency Room | | | Jan '21-Dec '21 |
|----------------------------------|-----------|--------|-----------------|
| Count of Visits | Claimants | Visits | Paid |
| 1 Visit | 3028 | 3028 | \$1,246,943 |
| 2 - 4 Visits | 1827 | 4550 | \$1,565,710 |
| 5 - 9 Visits | 160 | 923 | \$353,604 |
| 10+ Visits | 11 | 124 | \$36,092 |



All ER Claims

| Top 5 Diagnoses | Claimants | Visits | Plan Paid | Employee Paid |
|--|--------------|--------------|--------------------|------------------|
| 1 Contact W And (Suspected) Exposure To Comr | 1,769 | 2,383 | \$388,272 | \$2,400 |
| 2 Emergency Use Of U07 | 512 | 544 | \$196,497 | \$17,574 |
| 3 Pain In Throat And Chest | 128 | 139 | \$163,528 | \$27,873 |
| 4 Abdominal And Pelvic Pain | 129 | 143 | \$113,835 | \$25,132 |
| 5 Viral Infection Of Unspecified Site | 354 | 381 | \$90,530 | \$2,314 |
| Subtotal | | 3,590 | \$952,662 | \$75,293 |
| All Others | | 5,035 | \$2,249,688 | \$333,174 |
| Grand Total | 5,026 | 8,625 | \$3,202,350 | \$408,467 |

\$163 Ave. per visit

ER Visits for Chronic Conditions

| Top 5 Diagnoses | Claimants | Visits | Plan Paid | Employee Paid |
|------------------------------------|-----------|------------|-----------------|-----------------|
| 1 Migraine | 26 | 28 | \$24,981 | \$3,900 |
| 2 Essential (Primary) Hypertension | 24 | 26 | \$18,113 | \$4,910 |
| 3 Chronic Ischemic Heart Disease | 4 | 4 | \$16,471 | \$600 |
| 4 Asthma | 28 | 30 | \$14,636 | \$2,100 |
| 5 Hypertensive Heart Disease | 2 | 3 | \$8,949 | \$600 |
| Subtotal | | 91 | \$83,150 | \$12,110 |
| All Others | | 16 | \$13,902 | \$2,257 |
| Grand Total | 96 | 107 | \$97,052 | \$14,367 |

ER Visits for Non-Emergencies

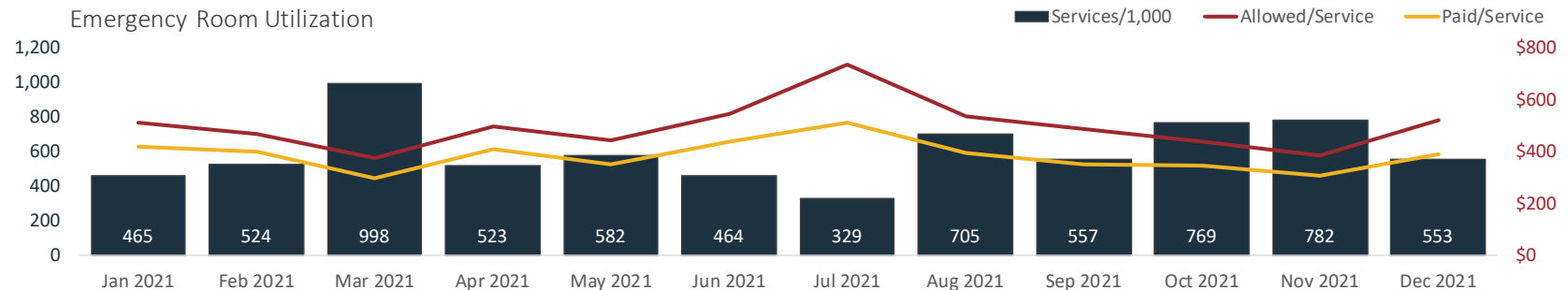
| Top 5 Diagnoses | Claimants | Visits | Plan Paid | Employee Paid |
|---|--------------|--------------|------------------|-----------------|
| 1 Acute Pharyngitis | 276 | 293 | \$64,761 | \$1,031 |
| 2 Contact W And (Suspected) Exposure To Cc | 469 | 503 | \$60,162 | \$0 |
| 3 Other Joint Disorder, Not Elsewhere Classif | 39 | 39 | \$33,364 | \$4,224 |
| 4 Acute Sinusitis | 148 | 163 | \$31,379 | \$0 |
| 5 Cough | 129 | 134 | \$28,730 | \$600 |
| Subtotal | | 1,132 | \$218,396 | \$5,855 |
| All Others | | 764 | \$261,506 | \$44,929 |
| Grand Total | 1,573 | 1,896 | \$479,902 | \$50,784 |

Non-emergencies defined by NYU; definitions may not align with carrier definition of non-emergency.

In Jan '21-Dec '21, NY44 Health Benefits Plan Trust experienced 8,625 visits to the emergency room by 5,026 members. These visits resulted in \$3,202,350 paid claims and \$408,467 out of pocket costs. These figures may include visits to urgent care facilities that are housed with emergency rooms.

There were 171 members who visited the ER more than five times. Monday was the most popular day of the week to visit the emergency room with 1,389 visits.

Emergency Room Utilization



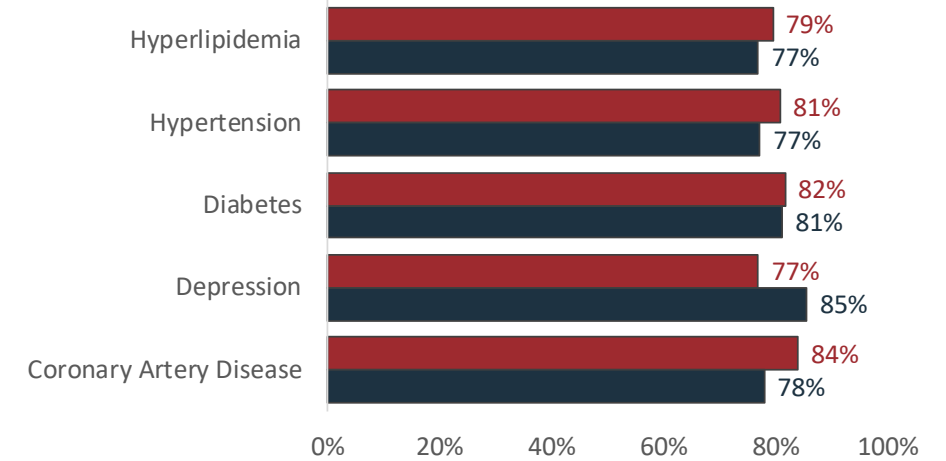
Chronic Condition Management

| Condition | 0 Gap | 1-2 Gaps | 3-5 Gaps | >5 Gaps | Total |
|---|--------------|--------------|------------|------------|--------------|
| Asthma | 707 | 236 | 7 | 0 | 950 |
| Atrial Fib | 104 | 74 | 4 | 0 | 182 |
| Coronary Artery Disease | 71 | 179 | 96 | 1 | 347 |
| CHF - Part 1 | 19 | 48 | 18 | 1 | 86 |
| COPD - Part 1 | 104 | 47 | 0 | 0 | 151 |
| CVA/TIA - Part 1 | 28 | 33 | 0 | 0 | 61 |
| Chronic Kidney Disease | 33 | 100 | 18 | 2 | 153 |
| Depression | 405 | 222 | 7 | 0 | 634 |
| Diabetes | 214 | 291 | 132 | 176 | 813 |
| Hypertension | 1,463 | 1,284 | 178 | 2 | 2,927 |
| Hyperlipidemia | 2,025 | 268 | 691 | 0 | 2,984 |
| Inflammatory Bowel Disease | 46 | 53 | 3 | 0 | 102 |
| Multiple Sclerosis | 0 | 34 | 0 | 0 | 34 |
| Opioids from Multi Providers (UOP) (NS) | 60 | 194 | 4 | 0 | 258 |
| Rheumatoid Arthritis | 64 | 37 | 4 | 0 | 105 |
| Summary | 3,753 | 2,426 | 951 | 181 | 5,297 |

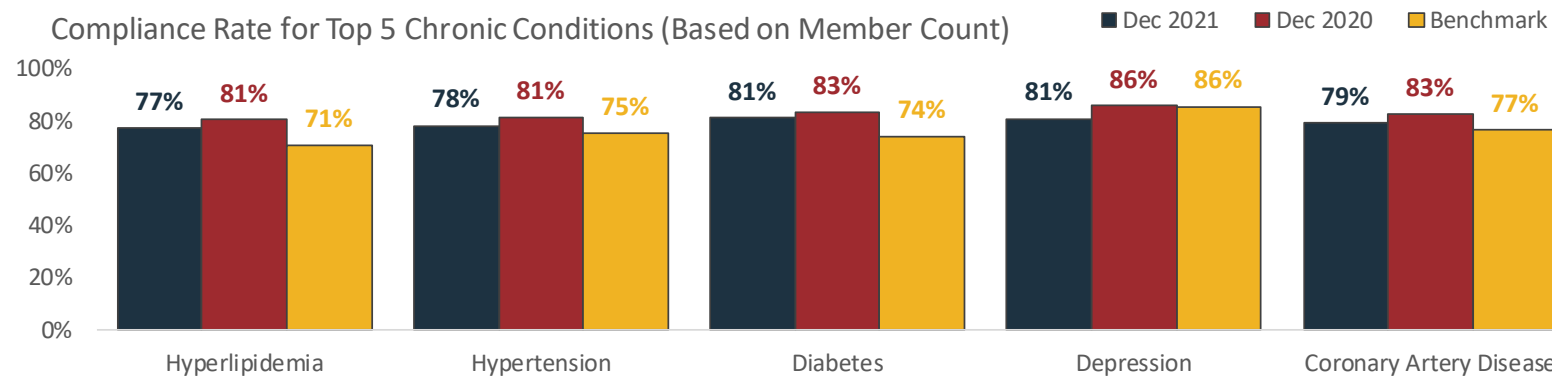
Members in the table above may be listed under more than one condition.

22% of non-compliant cases for the top five conditions below are related to medication adherence.

Compliance Rate by Guideline Type



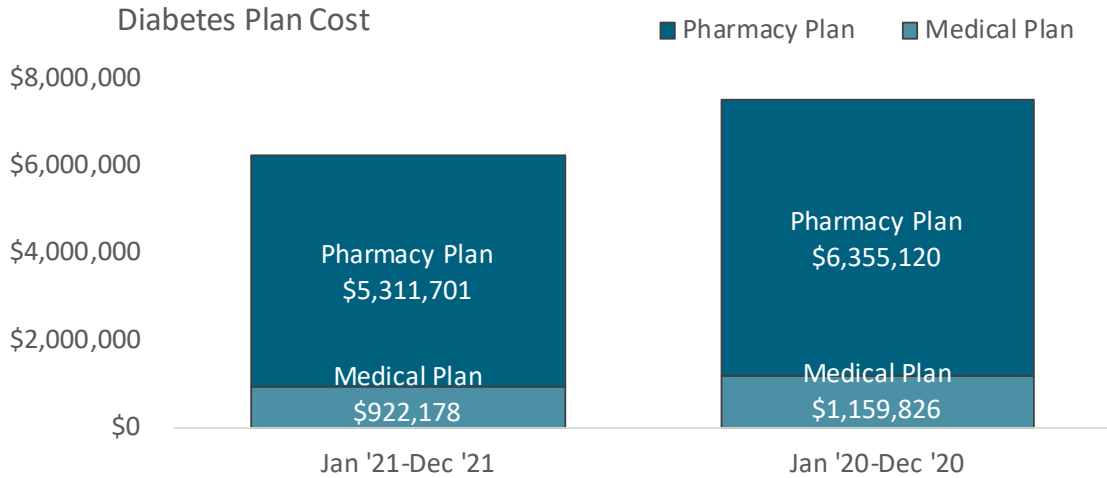
Compliance Rate for Top 5 Chronic Conditions (Based on Member Count)



A gap in care is a missed, expected maintenance appointment or treatment for a diagnostic category for which a member has been treated in the past. Gaps in care are based on nationally established guidelines for each specific condition.

The graph to the left is measured based on report end date. The data is incurred with two months of run-out ending in December 2021 and 2020.

Chronic Condition Management – Diabetes



Diabetes Guideline: HbA1c Test in Last 12 months (18-75 years old)

| Age Band | Female | | Male | |
|----------------|------------|-----------------|------------|-----------------|
| | Claimants | Compliance Rate | Claimants | Compliance Rate |
| 18-24 | 5 | 80% | 9 | 100% |
| 25-64 | 238 | 88% | 298 | 94% |
| 65+ | 85 | 31% | 104 | 52% |
| Summary | 328 | 73% | 411 | 83% |

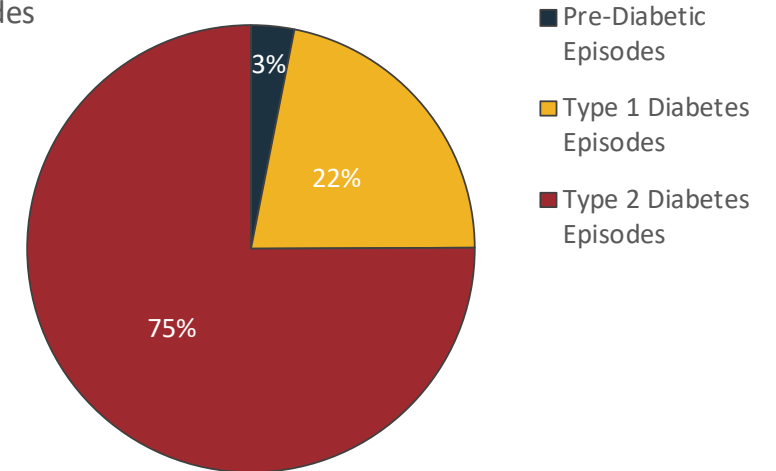
In Jan '21-Dec '21, NY44 Health Benefits Plan Trust had 1,741 diabetic episodes. Additionally, there were 56 pre-diabetic episodes.

There were 660 claimants with insulin-related claims in Jan '21-Dec '21, which cost the plan \$430.26 per service.

Insulin Expense and Utilization

| Therapeutic Group | Claimants | Services | Jan '21-Dec '21 | | |
|---|------------|--------------|--------------------|-----------------|---------------|
| | | | Paid | Paid/Service | OOP/Service |
| Insulin Analogs - Long Acting | 178 | 489 | \$614,506 | \$1,256.66 | \$0.74 |
| Insulin Analogs - Rapid Acting | 123 | 328 | \$472,658 | \$1,441.03 | \$1.55 |
| Human Insulins - Short Acting | 8 | 23 | \$83,910 | \$3,648.26 | \$0.00 |
| Medical Supplies and DME - Insulin Needl | 175 | 448 | \$41,289 | \$92.16 | \$2.14 |
| Insulin Response Enhancers - Biguanides | 508 | 1,488 | \$21,028 | \$14.13 | \$0.10 |
| Antihyperglycemic-Insulin, Long Acting an | 2 | 8 | \$13,865 | \$1,733.09 | \$0.00 |
| Human Insulins - Intermediate Acting | 3 | 9 | \$4,684 | \$520.49 | \$0.00 |
| Human Insulins - Fixed Combinations | 1 | 5 | \$3,843 | \$768.62 | \$0.00 |
| Insulin Analogs - Fixed Combinations | 2 | 6 | \$3,689 | \$614.88 | \$0.00 |
| Medical Supplies and DME - Subcutaneous | 2 | 8 | \$3,292 | \$411.47 | \$3.75 |
| Summary | 660 | 2,941 | \$1,265,391 | \$430.26 | \$0.68 |

Diabetic Episodes



Preventive Screening

Adult Compliance Rates

| Condition | Cases | Compliant | Non-Compliant | Compliance Rate | Benchmark Rate |
|-----------------------------|---------------|---------------|---------------|-----------------|----------------|
| Preventive Care Visit | 37,424 | 35,590 | 1,834 | 95.1% | 83.9% |
| Adult BMI Assessment | 8,493 | 4,442 | 4,051 | 52.3% | 29.6% |
| Breast Cancer Screening | 2,156 | 1,572 | 584 | 72.9% | 70.2% |
| Cervical Cancer Screening | 7,659 | 6,035 | 1,624 | 78.8% | 59.1% |
| Colorectal Cancer Screening | 4,312 | 1,837 | 2,475 | 42.6% | 35.1% |
| Summary | 60,044 | 49,476 | 10,568 | 82.4% | |

Compliance rates lower than benchmark are highlighted in red.

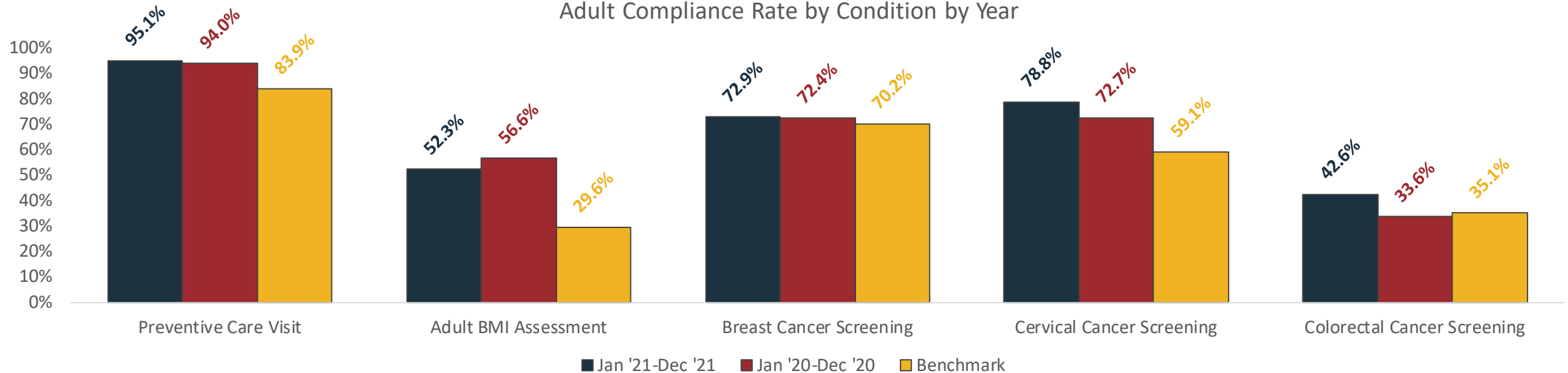
Incurred data with two months of run-out.

Compliance rate may be incomplete to the extent the data warehouse does not have enough claims history for a given member.

Oswald's data warehouse reviews medical claims for preventive care compliance. The system identifies members by age and gender and searches claims for appropriate screenings. Displayed here are adult screenings based on HEDIS (Health Effectiveness Data and Information Set) guidelines, which were developed by NCQA to measure quality of health plans.

Not all screenings are recommended annually, however it is important to monitor population patterns over time as shown in the graph below.

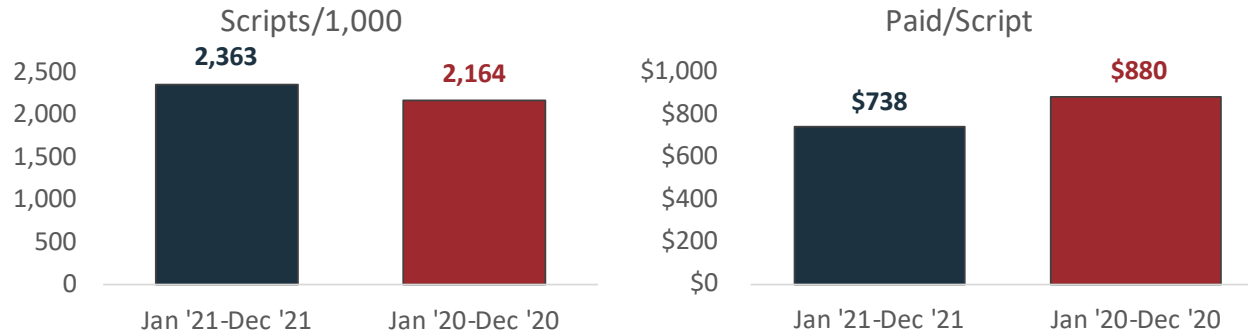
Adult Compliance Rate by Condition by Year



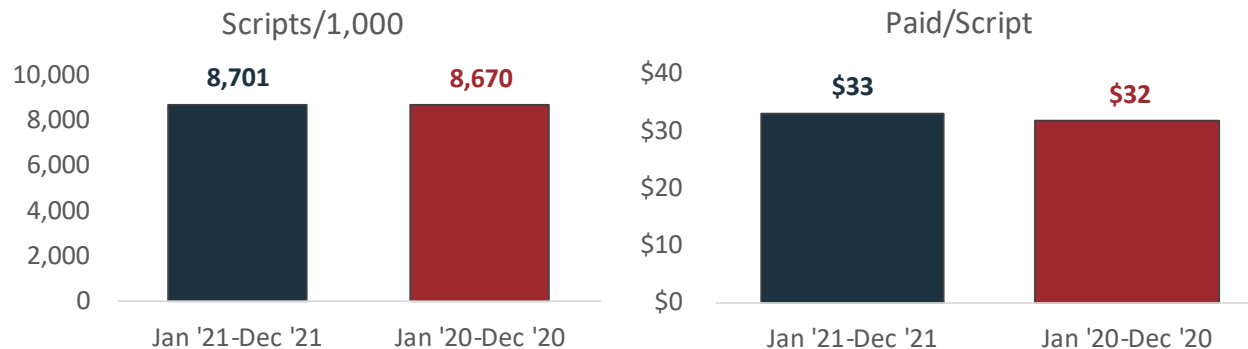
Pharmacy Summary

| | Jan '21-Dec '21 | Jan '20-Dec '20 | Benchmark |
|---------------------|---------------------|---------------------|-----------|
| Paid PMPM | \$169 | \$182 | \$121 |
| Scripts/1,000 | 11,063 | 10,834 | 10,256 |
| Paid/Script | \$183 | \$200 | \$141 |
| Total Paid | \$28,821,173 | \$37,699,284 | |
| Employee Cost Share | 4% | 5% | |

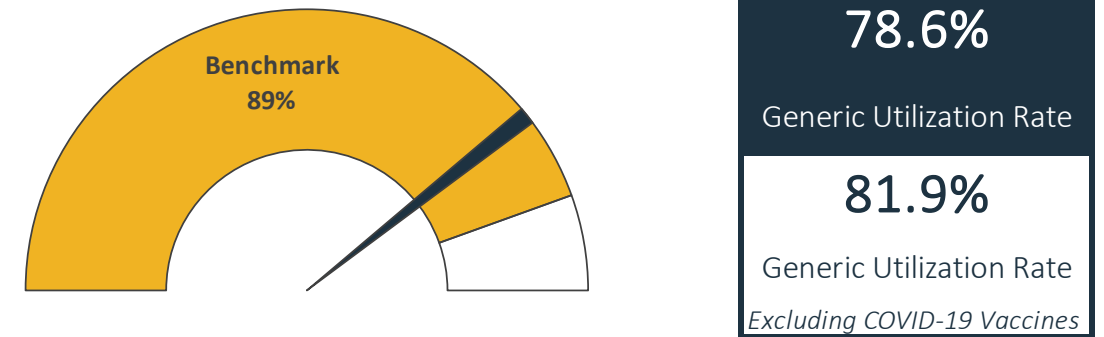
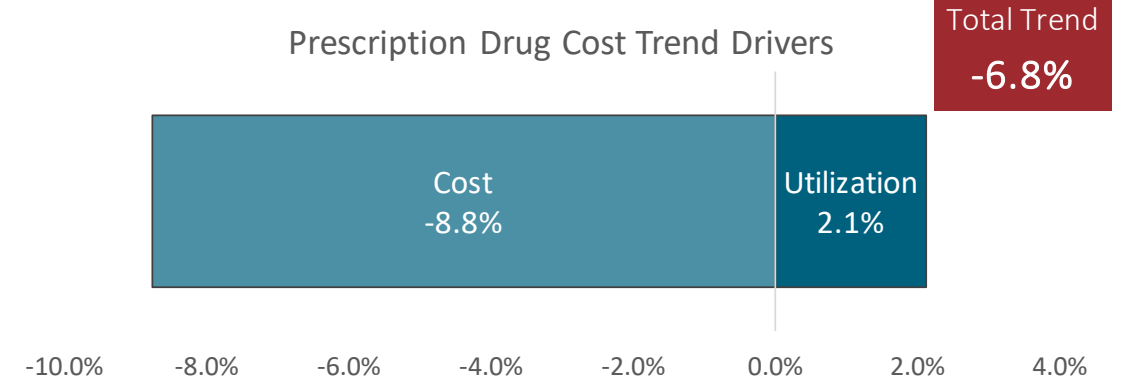
Non-Generic



Generic



Prescription Drug Cost Trend Drivers



78.6% of prescriptions filled in Jan '21-Dec '21 were generic. Generic utilization in Jan '20-Dec '20 was 80.0%. Benchmark is 89%.

If COVID-19 vaccines are excluded from this calculation, the generic utilization rate was 81.9% in Jan '21-Dec '21.

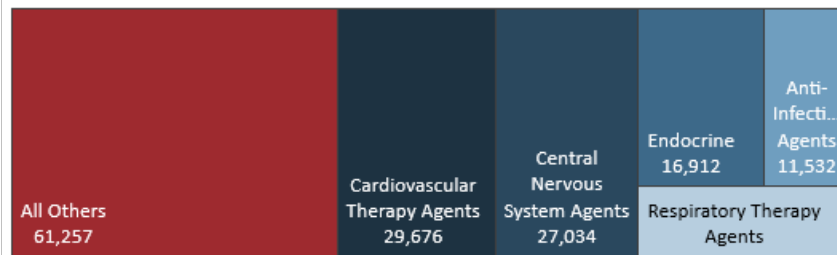
Analysis

Top Prescription Drugs

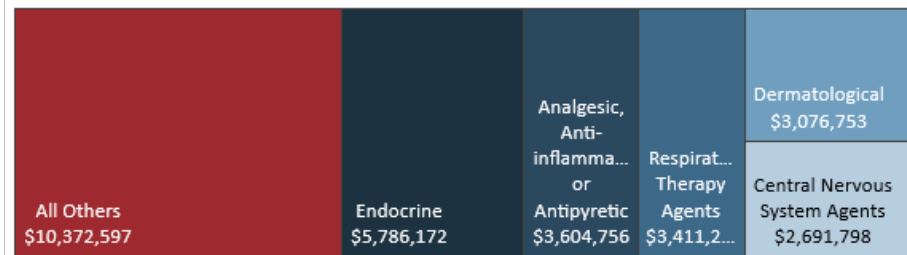
| Drug Name | Therapeutic Class | Specialty | Jan '21-Dec '21 | | | Jan '20-Dec '20 | | | Trend | |
|--------------------------|--|-----------|-----------------|---------------------|----------------|-----------------|---------------------|----------------|-------------|-------------|
| | | | Scripts | Paid | Paid/Script | Scripts | Paid | Paid/Script | Scripts | Paid/Script |
| 1 Humira(Cf) Pen | Analgesic, Anti-Inflammatory Or Antipyre | Yes | 202 | \$1,473,941 | \$7,297 | 328 | \$2,226,504 | \$6,788 | -38% | 7% |
| 2 Stelara | Dermatological | Yes | 64 | \$1,289,738 | \$20,152 | 68 | \$1,248,943 | \$18,367 | -6% | 10% |
| 3 Stelara | Gastrointestinal Therapy Agents | Yes | 3 | \$10,195 | \$3,398 | 1 | \$4,348 | \$4,348 | 200% | -22% |
| 4 Trikafta | Respiratory Therapy Agents | Yes | 55 | \$1,163,920 | \$21,162 | 45 | \$1,039,879 | \$23,108 | 22% | -8% |
| 5 Trulicity | Endocrine | No | 665 | \$999,623 | \$1,503 | 805 | \$1,086,403 | \$1,350 | -17% | 11% |
| 6 Eliquis | Hematological Agents | No | 620 | \$656,141 | \$1,058 | 624 | \$625,989 | \$1,003 | -1% | 5% |
| 7 Jardiance | Endocrine | No | 472 | \$625,850 | \$1,326 | 387 | \$480,813 | \$1,242 | 22% | 7% |
| 8 Ozempic | Endocrine | No | 402 | \$607,828 | \$1,512 | 386 | \$546,067 | \$1,415 | 4% | 7% |
| 9 Aubagio | Multiple Sclerosis Agents | Yes | 61 | \$497,701 | \$8,159 | 59 | \$460,211 | \$7,800 | 3% | 5% |
| 10 Revlimid | Antineoplastics | Yes | 24 | \$426,732 | \$17,781 | 25 | \$435,840 | \$17,434 | -4% | 2% |
| 11 Imbruvica | Antineoplastics | Yes | 27 | \$374,958 | \$13,887 | 25 | \$527,197 | \$21,088 | 8% | -34% |
| 12 Lantus Solostar | Endocrine | No | 324 | \$370,119 | \$1,142 | 425 | \$433,475 | \$1,020 | -24% | 12% |
| 13 Kalydeco | Respiratory Therapy Agents | Yes | 15 | \$363,938 | \$24,263 | 26 | \$632,004 | \$24,308 | -42% | 0% |
| 14 Cosentyx Pen (2 Pens) | Dermatological | Yes | 53 | \$316,244 | \$5,967 | 101 | \$596,995 | \$5,911 | -48% | 1% |
| 15 Xarelto | Hematological Agents | No | 304 | \$294,314 | \$968 | 318 | \$310,138 | \$975 | -4% | -1% |
| 16 Humira Pen | Analgesic, Anti-Inflammatory Or Antipyre | Yes | 52 | \$292,965 | \$5,634 | 135 | \$758,139 | \$5,616 | -61% | 0% |
| 17 Enbrel Sureclick | Analgesic, Anti-Inflammatory Or Antipyre | Yes | 55 | \$291,721 | \$5,304 | 100 | \$479,855 | \$4,799 | -45% | 11% |
| 18 Tradjenta | Endocrine | No | 233 | \$281,855 | \$1,210 | 379 | \$426,172 | \$1,124 | -39% | 8% |
| 19 Dupixent Syringe | Dermatological | Yes | 76 | \$246,151 | \$3,239 | 161 | \$507,941 | \$3,155 | -53% | 3% |
| 20 Lo Loestrin Fe | Contraceptives | No | 681 | \$240,982 | \$354 | 870 | \$292,374 | \$336 | -22% | 5% |
| Subtotal | | | 4,388 | \$10,824,916 | \$2,467 | 5,268 | \$13,119,287 | \$2,490 | -17% | -1% |
| All Others | | | 153,278 | \$17,996,257 | \$117 | 182,871 | \$24,579,997 | \$134 | -16% | -13% |
| Grand Total | | | 157,666 | \$28,821,173 | \$183 | 188,139 | \$37,699,284 | \$200 | -16% | -9% |

-23.5%

Top Therapeutic Class by Scripts



Top Therapeutic Class by Plan Paid Amount



In Jan '21-Dec '21, there were 0 drugs in the top 20 by paid amount that did not have any prescriptions filled in the prior year. These drugs accounted for \$0 in paid claims.

Analysis on this page does not include pharmacy rebates.

The background features a complex financial chart with various colored bars (yellow, orange, red, blue) and lines (white, blue, purple) overlaid on a grid. A prominent blue circle graphic is located in the upper right quadrant. The text is overlaid on this background.

Trust Actuarial Report

Monica Cecilia, BPAS

2022 Annual Meeting



- Healthcare Actuarial Services
 - Premium Equivalent Rate Setting
 - Reserve Calculations
 - Medicare Part D Attestations
 - GASB 75 valuations - for some districts
 - Budget Support
 - Benefit plan design

Premium Equivalent Rates

Annual Process

- Goal is to Project expected cost of health plans for upcoming year
- Analysis completed annually based on 2-3 years of data
- Actuarial analysis based on:
 - Medical, Pharmacy, and Dental claims experience
 - Population characteristics (age, geography)
 - Prevalence & severity of health risks
 - Number of employees & family members
 - Current plan design
- Also Consider:
 - Plan changes & new plan offerings
 - Administrative costs & Trust's budget
 - Statistical analysis of healthcare trend

Recent national survey data suggests:

7.8% medical trend for 2022 (active/pre-65 population)

3.8% medical trend for 2022 (post-65 population)

8.4% Rx trend for 2022

Trust Rates will be increasing 1.5-2% for 2022-23

Still so much uncertainty!

- Delayed (eliminated?) care caused lower than expected 2020 costs
- Transition to telehealth, will it continue?
- Additional costs of COVID related care (ICU, vaccines, etc.)
- Undetected or deterioration of conditions during pandemic
- General awareness of spreading germs and staying home
- Providers trying to recoup losses

COVID blip accounted for in rates. Projections assume utilization will be similar to pre-pandemic levels in the next plan year.

- New Prescription Drug Vendors and Contract July 1, 2021
 - Capital Rx (non-Specialty) and Payer Matrix (Specialty)
 - 2021-22 rates included expected savings from the change
 - 2022-23 rates, we included 6 months of actual experience
- 2022-23 Rates without new Rx contract, would have increased about 8-9% this year. Instead you will see 1.5-2% increase.
- Trust, Oswald, and BPAS continue to monitor the market, evaluate vendors, and negotiate contracts



BPAS Actuarial & Pension Services

706 N. Clinton Street, Suite 200

Syracuse, New York 13204

www.bpas.com

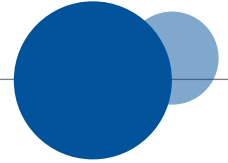
| Name | Title | Email | Phone |
|---------------------------|----------------------------|--------------------|----------------|
| Monica Cecilia, FSA, MAAA | Vice President, Consulting | mcecilia@bpas.com | (315) 703-8905 |
| Rachel Eldridge, ASA | Consultant | reldridge@bpas.com | (315) 703-8943 |
| Kayla Truong | Senior Analyst | ktruong@bpas.com | (315) 703-8909 |



Accomplishments and Future Plans

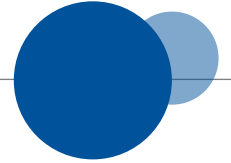
Donna Walters, Vice Chair

Recent Accomplishments



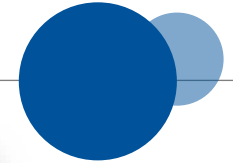
- **Addition of a benefit consultant, Oswald Companies**
 - to assist the Trust with benefits administration and operations
- **Creation of Trust Subcommittees**
 - open meetings held where districts can participate
- **New and improved website**
 - has allowed increased and better communication of important information to districts and enrollees
- **Addition of stop-loss coverage**
 - has provided security against high-dollar claims
- **Stabilization of contribution rates and Trust reserves**
 - Minimal rate increases for 2021/22 and 2022/23 Plan Year; improved Trust reserves to protect unexpected claims expense

Recent Accomplishments (cont.)



- **Transition of dental administration from ProBenefits to Guardian**
 - improved financial position and establishment of rollover benefit
- **Addition of Stacey Porter, Benefits Specialist**
 - allowed the Trust to offer improved internal customer service for districts and enrollees
- **Transition of pharmacy benefits from PBD to Capital Rx and Payer Matrix**
 - significant cost savings which subsidized medical increases
- **Performance Health Dashboard Reports**
 - shares important information per district based on top health condition prevalence & claimants
- **Addition of At Large Trustees**
 - allows more involvement by districts in the operation and administration of the Trust

Live Engagement Strategy & Points Earned



| | | | | | |
|------------------------------------|--------------|---------------------------------------|--------------|---|---|
| x | 40 points | Population Health Dashboard | 15 points | Open Forum Subcommittee Meetings (10/year) <ul style="list-style-type: none">• Communications• Finance• Population Health• Benefits• Innovation | |
| | 30 points | Board Meetings (8/year) | | | + |
| | 30 points | Other Special Meetings (up to 2/year) | | | + |
| | | | 10 points | Open Enrollment (1/year) | + |
| TOTAL AVAILABLE: 500 points | | | | | |

Future Plans



- **Subcommittees continue to look at improvements to Trust benefit and service offerings**
 - vision benefit survey; review of services that could improve utilization of benefits
- **Continued transparency of Trust finances, Board actions and benefit utilization**
 - continued open committee meetings; improved newsletters; continued availability of district dashboards
- **Inaugural year of At Large Trustees**
 - Trustees will continue to evaluate ways to involve districts in the administration and operation of the Trust
- **And we want to hear from you!**
 - Increased engagement with districts to help shape the future of the Trust...



Closing Remarks

Donna Walters, Vice Chair

The background features a complex network of white lines and nodes on a blue gradient. Several large, stylized question marks are integrated into gear-like circular patterns. A prominent blue circle is located in the upper right quadrant. The overall aesthetic is technical and futuristic.

Questions and ■ Comments



**NY44 HEALTH BENEFITS PLAN TRUST
ANNUAL MEETING**

April 27, 2022