



## Department of Transformation and Shared Services

Governor Asa Hutchinson

Secretary Amy Fecher

Director Jake Bleed

July 29, 2022

The Honorable Jason Rapert, Co-Chair  
The Honorable Deborah Ferguson, Co-Chair  
Arkansas Legislative Council  
Employee Benefits Subcommittee  
Room 315, State Capitol Building  
Little Rock, AR 72201

RE: Employee Benefits Division Quarterly Report for the fourth quarter of FY2022

Dear Sirs,

The attached Employee Benefits Division Quarterly Report for the three-month period ending June 30, 2022, is hereby submitted to the Arkansas Legislative Council pursuant to Act 113 of 2022.

The report will provide information on items detailed in Ark. Code Ann. § 21-5-419 (b)(2)(C)(i) – (xiii). This report will therefore include financial statements projecting the next five years of performance for the health plans covering state and public school employees. Projections will reflect current operations and assumptions and have been calculated with the assistance of the division's actuarial firm.

Regarding new cost-containment measures, changes in plan options offered under the program, potential funding changes, premium increases or decreases, concerns regarding the reserve balance of the program, changes that would limit or increase benefits under the plan, or changes in benefits, the division has implemented the following measure:

A three-year contract was approved to implement a Medicare Advantage Plan with Prescription Drug (MAPD). The contract was procured in compliance with state law with UnitedHealthcare, Inc. This program will

**Employee Benefits Division**

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begin operation in Jan. 1, 2023, and will provide alternative benefits to post-65 retirees, as detailed in previous presentations to the Arkansas Legislative Council (ALC). These plan offerings will allow for different premium, as detailed in rates discussions presented previously to the ALC. The impact of the MAPD program on EBD has been discussed repeatedly throughout the quarter and any additional information needed by the ALC is available upon request.

Attached, please find the most-recent five-year projections as prepared by the EBD actuarial firm, Milliman, Inc., well as month-to-month tracking report for the period in question, year-to-date reporting and an update on existing and anticipated contracting at EBD. These projections are based on information available at the time and do not reflect the impact of new or planned projects, such as the Medicare Advantage Plan. The impact of those measures will be included in projections when they are determined. Updated reports will be submitted to ALC at the appropriate time.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Jake Bleed', with a stylized, cursive script.

Jake Bleed  
Director, TSS-EBD

Arkansas State Employees (ASE) Financial Statement  
2022 Projection Tracking

	April	May	June	YTD Total	April	May	June	YTD Total	April	May	June	YTD Total
<b>ASE Subscribers</b>												
Actives	23,659	23,681	23,645	23,662	23,601	23,580	23,537	23,581	-58	-101	-108	-81
Pre-65 Retirees	2,179	2,174	2,167	2,170	2,150	2,143	2,124	2,149	-29	-31	-43	-21
Post-65 Retirees	11,079	11,094	11,130	11,068	10,979	11,000	11,034	10,994	-100	-94	-96	-74
<b>Total</b>	<b>36,918</b>	<b>36,949</b>	<b>36,942</b>	<b>36,900</b>	<b>36,730</b>	<b>36,723</b>	<b>36,695</b>	<b>36,724</b>	<b>-188</b>	<b>-226</b>	<b>-247</b>	<b>-176</b>
<b>ASE Members</b>												
Actives	40,356	40,393	40,331	40,360	40,146	40,099	40,005	40,141	-210	-294	-326	-219
Pre-65 Retirees	2,892	2,884	2,875	2,879	2,861	2,855	2,823	2,859	-31	-29	-52	-21
Post-65 Retirees	14,136	14,156	14,203	14,123	13,980	13,998	14,042	14,004	-156	-158	-161	-119
<b>Total</b>	<b>57,384</b>	<b>57,433</b>	<b>57,409</b>	<b>57,362</b>	<b>56,987</b>	<b>56,952</b>	<b>56,870</b>	<b>57,003</b>	<b>-397</b>	<b>-481</b>	<b>-539</b>	<b>-359</b>
<b>Revenues &amp; Expenditures</b>												
<b>Funding</b>												
State Contribution	\$17,051,000	\$17,051,000	\$17,051,000	\$102,306,000	\$17,056,500	\$17,056,500	\$17,056,500	\$102,327,500	\$5,500	\$5,500	\$5,500	\$21,500
Employee Contribution	\$9,883,376	\$9,861,894	\$9,780,991	\$59,218,502	\$9,797,907	\$9,775,557	\$9,755,143	\$58,842,719	-\$85,469	-\$86,337	-\$25,847	-\$375,783
Other Revenue <sup>1</sup>	\$1,916,699	\$1,967,262	\$1,776,383	\$11,069,077	\$5,043,070	\$1,376,856	\$1,129,149	\$12,911,514	\$3,126,371	-\$590,406	-\$647,234	\$1,842,437
<b>Total Funding</b>	<b>\$28,851,075</b>	<b>\$28,880,156</b>	<b>\$28,608,374</b>	<b>\$172,593,579</b>	<b>\$31,897,477</b>	<b>\$28,208,913</b>	<b>\$27,940,793</b>	<b>\$174,081,734</b>	<b>\$3,046,402</b>	<b>-\$671,243</b>	<b>-\$667,581</b>	<b>\$1,488,155</b>
<b>Expenses</b>												
<b>Medical Expenses</b>												
Claims Expense <sup>2</sup>	\$19,987,909	\$16,440,896	\$16,694,274	\$102,291,881	\$19,503,533	\$13,966,605	\$16,385,702	\$100,258,411	-\$484,375	-\$2,474,290	-\$308,572	-\$2,033,470
Medical Administration Fees	\$1,305,954	\$1,307,069	\$1,306,508	\$7,805,998	\$1,277,713	\$1,277,240	\$1,275,011	\$7,767,927	-\$28,242	-\$29,829	-\$31,496	-\$38,070
Employee Assistance Plan (EAP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Pharmacy Expenses</b>												
RX Claims	\$10,148,184	\$8,246,649	\$7,479,054	\$49,656,405	\$9,499,398	\$7,832,414	\$8,053,539	\$48,463,719	-\$648,786	-\$414,235	\$574,485	-\$1,192,687
RX Administration	\$133,511	\$133,625	\$133,568	\$798,028	\$121,637	\$121,594	\$122,123	\$730,599	-\$11,874	-\$12,032	-\$11,445	-\$67,430
Plan Administration <sup>3</sup>	\$171,381	\$161,898	\$164,447	\$1,085,410	\$234,846	\$172,966	\$217,233	\$1,169,666	\$63,466	\$11,068	\$52,786	\$84,255
<b>Total Expenses</b>	<b>\$31,746,939</b>	<b>\$26,290,137</b>	<b>\$25,777,850</b>	<b>\$161,637,723</b>	<b>\$30,637,128</b>	<b>\$23,370,818</b>	<b>\$26,053,608</b>	<b>\$158,390,321</b>	<b>-\$1,109,812</b>	<b>-\$2,919,319</b>	<b>\$275,758</b>	<b>-\$3,247,402</b>
<b># of Weekly Payments (Fri PMT)</b>	<b>5</b>	<b>4</b>	<b>4</b>	<b>25</b>	<b>5</b>	<b>4</b>	<b>4</b>	<b>25</b>				
<b>Net Income/ (Loss)</b>	<b>(\$2,895,864)</b>	<b>\$2,590,019</b>	<b>\$2,830,523</b>	<b>\$10,955,855</b>	<b>\$1,260,349</b>	<b>\$4,838,094</b>	<b>\$1,887,184</b>	<b>\$15,691,412</b>	<b>\$4,156,214</b>	<b>\$2,248,076</b>	<b>(\$943,339)</b>	<b>\$4,735,557</b>

1. Other Revenue consists of Pharmacy Rebates, Medicare Part D Subsidy, Performance Guarantees, Other Misc, Interest Income, Tax Set Off.  
2. Claims Expense includes refunds.  
3. Plan administration includes service charges and fees.

<b>Balance Sheet</b>												
<b>Gross Assets<sup>4</sup></b>	<b>\$64,538,953</b>	<b>\$67,128,972</b>	<b>\$73,459,495</b>	<b>\$73,459,495</b>	<b>\$73,356,956</b>	<b>\$72,537,725</b>	<b>\$75,257,368</b>	<b>\$75,257,368</b>	<b>\$8,818,003</b>	<b>\$5,408,753</b>	<b>\$1,797,872</b>	<b>\$1,797,872</b>
<b>Liabilities</b>												
Health IBNR	\$26,760,000	\$26,760,000	\$26,760,000	\$26,760,000	\$26,760,000	\$26,760,000	\$26,760,000	\$26,760,000	\$0	\$0	\$0	\$0
RX IBNR	\$1,240,000	\$1,240,000	\$1,240,000	\$1,240,000	\$1,240,000	\$1,240,000	\$1,240,000	\$1,240,000	\$0	\$0	\$0	\$0
<b>Total Liabilities</b>	<b>\$28,000,000</b>	<b>\$28,000,000</b>	<b>\$28,000,000</b>	<b>\$28,000,000</b>	<b>\$28,000,000</b>	<b>\$28,000,000</b>	<b>\$28,000,000</b>	<b>\$28,000,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Net Assets<sup>5</sup></b>	<b>\$36,538,953</b>	<b>\$39,128,972</b>	<b>\$45,459,495</b>	<b>\$45,459,495</b>	<b>\$45,356,956</b>	<b>\$44,537,725</b>	<b>\$47,257,368</b>	<b>\$47,257,368</b>	<b>\$8,818,003</b>	<b>\$5,408,753</b>	<b>\$1,797,872</b>	<b>\$1,797,872</b>

4. Gross Assets - Total assets less account payable  
5. Projected Net Assets include FICA transfer of \$3.5M in June of 2022.

**Public-School Employees (PSE) Financial Statement**  
**2022 Projection Tracking**

	April	May	June	YTD Total	April	May	June	YTD Total	April	May	June	YTD Total
<b>PSE Subscribers</b>												
Actives	48,083	48,085	48,012	48,055	48,025	47,966	47,819	48,000	-58	-119	-193	-56
Pre-65 Retirees	3,261	3,219	3,164	3,285	3,262	3,205	3,146	3,281	1	-14	-18	-3
Post-65 Retirees	15,015	15,028	15,059	14,996	14,955	14,993	15,046	14,955	-60	-35	-13	-42
<b>Total</b>	66,359	66,332	66,235	66,337	66,242	66,164	66,011	66,236	-117	-168	-224	-101
<b>PSE Members</b>												
Actives	82,148	82,152	82,028	82,102	82,246	82,201	81,933	82,178	98	49	-95	76
Pre-65 Retirees	3,969	3,917	3,851	3,997	3,970	3,901	3,829	3,994	1	-16	-22	-3
Post-65 Retirees	16,338	16,353	16,386	16,318	16,262	16,301	16,360	16,264	-76	-52	-26	-54
<b>Total</b>	102,455	102,422	102,265	102,417	102,478	102,403	102,122	102,436	23	-19	-143	18
<b>Revenues &amp; Expenditures</b>												
<b>Funding</b>												
Per Participating Employee Funding (PPE)	\$9,123,431	\$9,109,766	\$9,087,401	\$54,761,306	\$9,162,082	\$9,149,530	\$9,123,076	\$54,946,040	\$38,651	\$39,764	\$35,676	\$184,734
Employee Contribution	\$12,584,506	\$12,574,088	\$12,505,780	\$75,547,311	\$12,547,746	\$12,544,639	\$12,503,739	\$75,378,409	-\$36,760	-\$29,449	-\$2,042	-\$168,902
Dept. of Education Funding	\$8,538,747	\$4,788,747	\$4,788,747	\$54,332,480	\$24,797,859	\$4,798,028	\$4,797,016	\$74,388,335	\$16,259,113	\$9,281	\$8,270	\$20,055,856
Restricted Reserve	\$0	\$0	\$0	\$35,000,000	\$0	\$0	\$0	\$35,000,000	\$0	\$0	\$0	\$0
Other Revenue <sup>1</sup>	\$1,738,553	\$1,770,196	\$1,700,755	\$9,944,267	\$3,937,369	\$743,303	\$1,060,238	\$11,098,668	\$2,198,817	-\$1,026,892	-\$640,517	\$1,154,400
<b>Total Funding</b>	\$31,985,235	\$28,242,797	\$28,082,682	\$229,585,364	\$50,445,056	\$27,235,500	\$27,484,069	\$250,811,452	\$18,459,820	-\$1,007,297	-\$598,613	\$21,226,088
<b>Expenses</b>												
Medical Expenses												
Claims Expense <sup>2</sup>	\$26,308,981	\$22,005,475	\$24,657,523	\$138,304,647	\$24,612,494	\$17,870,909	\$20,151,468	\$127,398,528	-\$1,696,487	-\$4,134,567	-\$4,506,055	-\$10,906,120
Medical Administration Fees	\$2,332,283	\$2,331,519	\$2,327,948	\$13,944,732	\$2,303,516	\$2,302,120	\$2,297,528	\$13,922,657	-\$28,767	-\$29,399	-\$30,420	-\$22,076
Employee Assistance Plan (EAP)	\$100,542	\$100,518	\$100,392	\$601,100	\$87,091	\$87,091	\$87,091	\$522,546	-\$13,451	-\$13,427	-\$13,301	-\$78,554
Pharmacy Expenses												
RX Claims	\$7,856,479	\$6,431,249	\$6,122,622	\$36,684,987	\$7,263,118	\$6,119,248	\$6,260,929	\$35,987,595	-\$593,361	-\$312,001	\$138,307	-\$697,391
RX Administration	\$186,438	\$186,359	\$186,020	\$1,114,792	\$176,402	\$176,101	\$176,274	\$1,058,838	-\$10,037	-\$10,258	-\$9,746	-\$55,954
Plan Administration <sup>3</sup>	\$173,880	\$169,699	\$169,828	\$1,076,978	\$229,324	\$237,323	\$258,874	\$1,264,125	\$55,444	\$67,623	\$89,045	\$187,147
<b>Total Expenses</b>	\$36,958,603	\$31,224,820	\$33,564,333	\$191,727,235	\$34,671,945	\$26,792,791	\$29,232,164	\$180,154,289	-\$2,286,658	-\$4,432,029	-\$4,332,169	-\$11,572,946
<b># of Weekly Payments (Fri PMT)</b>	5	4	4	25	5	4	4	25				
<b>Net Income/ (Loss)</b>	<b>(\$4,973,368)</b>	<b>(\$2,982,023)</b>	<b>(\$5,481,651)</b>	<b>\$37,858,129</b>	<b>\$15,773,111</b>	<b>\$442,709</b>	<b>(\$1,748,095)</b>	<b>\$70,657,163</b>	<b>\$20,746,479</b>	<b>\$3,424,732</b>	<b>\$3,733,556</b>	<b>\$32,799,034</b>

1. Other Revenue consists of Pharmacy Rebates, Performance Guarantees, FICA Savings, Other Misc, Interest Income, Tax Set Off.  
2. Claims Expense includes refunds.  
3. Plan administration includes service charges and fees.

<b>Balance Sheet</b>												
<b>Gross Assets<sup>4</sup></b>	\$162,055,489	\$159,073,466	\$153,591,815	\$153,591,815	\$193,954,614	\$187,932,282	\$183,509,323	\$183,509,323	\$31,899,124	\$28,858,816	\$29,917,508	\$29,917,508
<b>Liabilities</b>												
Health IBNR	\$34,770,000	\$34,770,000	\$34,770,000	\$34,770,000	\$34,770,000	\$34,770,000	\$34,770,000	\$34,770,000	\$0	\$0	\$0	\$0
RX IBNR	\$1,120,000	\$1,120,000	\$1,120,000	\$1,120,000	\$1,120,000	\$1,120,000	\$1,120,000	\$1,120,000	\$0	\$0	\$0	\$0
<b>Total Liabilities</b>	\$35,890,000	\$35,890,000	\$35,890,000	\$35,890,000	\$35,890,000	\$35,890,000	\$35,890,000	\$35,890,000	\$0	\$0	\$0	\$0
<b>Net Assets</b>	<b>\$126,165,489</b>	<b>\$123,183,466</b>	<b>\$117,701,815</b>	<b>\$117,701,815</b>	<b>\$158,064,614</b>	<b>\$152,042,282</b>	<b>\$147,619,323</b>	<b>\$147,619,323</b>	<b>\$31,899,124</b>	<b>\$28,858,816</b>	<b>\$29,917,508</b>	<b>\$29,917,508</b>

4. Gross Assets - Total assets less account payable

# Total Plan Experience

## Arkansas State Employees

	2020	2021	2022	2023	2024	2025	2026	2027
State Contribution	\$ 171.05	\$ 191.97	\$ 204.67	\$ 225.08	\$ 225.08	\$ 225.08	\$ 225.08	\$ 225.08
Employee Contribution	100.96	108.27	118.36	119.13	119.92	120.74	121.60	122.48
Other	17.43	20.84	25.07	25.03	27.32	29.83	32.58	35.60
<b>Total Income</b>	<b>\$ 289.44</b>	<b>\$ 321.08</b>	<b>\$ 348.09</b>	<b>\$ 369.24</b>	<b>\$ 372.32</b>	<b>\$ 375.65</b>	<b>\$ 379.26</b>	<b>\$ 383.16</b>
Medical Claims	<b>\$ (201.46)</b>	<b>\$ (225.72)</b>	<b>\$ (221.45)</b>	<b>\$ (232.82)</b>	<b>\$ (244.74)</b>	<b>\$ (258.08)</b>	<b>\$ (272.16)</b>	<b>\$ (287.06)</b>
Pharmacy Claims	(90.53)	(99.23)	(103.88)	(114.59)	(125.31)	(137.05)	(149.92)	(164.03)
Administration Fees	(16.26)	(15.81)	(17.20)	(18.23)	(18.90)	(19.60)	(20.33)	(21.10)
Plan Administration	(2.55)	(1.87)	(2.27)	(2.26)	(2.27)	(2.28)	(2.30)	(2.32)
Life Insurance	(0.93)	-	-	-	-	-	-	-
<b>Total Expenses</b>	<b>\$ (311.74)</b>	<b>\$ (342.63)</b>	<b>\$ (344.80)</b>	<b>\$ (367.89)</b>	<b>\$ (391.22)</b>	<b>\$ (417.02)</b>	<b>\$ (444.71)</b>	<b>\$ (474.51)</b>
Program Savings	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Net Income / (Loss) Before Reserve Allocation</b>	<b>\$ (22.29)</b>	<b>\$ (21.54)</b>	<b>\$ 3.30</b>	<b>\$ 1.35</b>	<b>\$ (18.90)</b>	<b>\$ (41.36)</b>	<b>\$ (65.45)</b>	<b>\$ (91.35)</b>
Allocation of Reserves	\$ 27.00	\$ 24.00	\$ 6.07	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Net Income / (Loss) After Reserve Allocation</b>	<b>\$ 4.71</b>	<b>\$ 2.46</b>	<b>\$ 9.37</b>	<b>\$ 1.35</b>	<b>\$ (18.90)</b>	<b>\$ (41.36)</b>	<b>\$ (65.45)</b>	<b>\$ (91.35)</b>

Amounts above in \$ Millions.

### Average Membership

Active Employees / Pre-65 Retirees	46,502	44,416	43,121	43,063	43,007	42,951	42,897	42,844
Post-65 Retirees	13,724	13,863	14,279	14,708	15,149	15,603	16,071	16,553
<b>Total Enrolled</b>	<b>60,226</b>	<b>58,280</b>	<b>57,400</b>	<b>57,770</b>	<b>58,155</b>	<b>58,554</b>	<b>58,968</b>	<b>59,397</b>

<b>Total Income PMPM<sup>1</sup></b>	\$ 437.85	\$ 493.43	\$ 514.18	\$ 532.62	\$ 533.52	\$ 534.62	\$ 535.97	\$ 537.57
<b>Total Expenses PMPM<sup>2</sup></b>	<b>\$ (431.34)</b>	<b>\$ (489.92)</b>	<b>\$ (500.58)</b>	<b>\$ (530.68)</b>	<b>\$ (560.60)</b>	<b>\$ (593.49)</b>	<b>\$ (628.46)</b>	<b>\$ (665.73)</b>

<sup>1</sup> Allocation of Reserves included in Total Income

<sup>2</sup> Total Expenses offset by Program Savings

# Total Plan Experience

## Public School Employees

	2020	2021	2022	2023	2024	2025	2026	2027
PPE Funding	\$ 102.23	\$ 104.62	\$ 108.53	\$ 188.25	\$ 199.93	\$ 212.33	\$ 225.49	\$ 239.48
Employee Contribution	124.15	136.84	151.26	155.27	159.42	163.71	168.16	172.76
Dept of Ed Funding	90.45	130.56	145.39	142.00	142.00	142.00	142.00	142.00
Restricted Reserve	-	-	35.00	-	-	-	-	-
Other	13.41	20.22	22.75	24.16	25.89	27.81	29.90	32.19
<b>Total Income</b>	<b>\$ 330.24</b>	<b>\$ 392.25</b>	<b>\$ 462.93</b>	<b>\$ 509.68</b>	<b>\$ 527.24</b>	<b>\$ 545.85</b>	<b>\$ 565.55</b>	<b>\$ 586.43</b>
Medical Claims	<b>\$ (253.50)</b>	<b>\$ (292.20)</b>	<b>\$ (317.58)</b>	<b>\$ (352.14)</b>	<b>\$ (382.19)</b>	<b>\$ (415.56)</b>	<b>\$ (451.86)</b>	<b>\$ (491.40)</b>
Pharmacy Claims	(67.04)	(78.02)	(81.89)	(90.70)	(99.96)	(110.14)	(121.34)	(133.68)
Administration Fees	(26.80)	(27.96)	(31.34)	(33.95)	(35.91)	(37.98)	(40.18)	(42.52)
Plan Administration	(3.16)	(1.95)	(2.43)	(2.50)	(2.56)	(2.63)	(2.70)	(2.78)
<b>Total Expenses</b>	<b>\$ (350.50)</b>	<b>\$ (400.12)</b>	<b>\$ (433.24)</b>	<b>\$ (479.30)</b>	<b>\$ (520.62)</b>	<b>\$ (566.31)</b>	<b>\$ (616.09)</b>	<b>\$ (670.38)</b>
Program Savings	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Net Income / (Loss) Before Reserve Allocation</b>	<b>\$ (20.26)</b>	<b>\$ (7.88)</b>	<b>\$ 29.69</b>	<b>\$ 30.38</b>	<b>\$ 6.62</b>	<b>\$ (20.46)</b>	<b>\$ (50.53)</b>	<b>\$ (83.95)</b>
Allocation of Reserves	\$ 22.00	\$ 30.00	\$ 7.05	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Net Income / (Loss) After Reserve Allocation</b>	<b>\$ 1.74</b>	<b>\$ 22.12</b>	<b>\$ 36.74</b>	<b>\$ 30.38</b>	<b>\$ 6.62</b>	<b>\$ (20.46)</b>	<b>\$ (50.53)</b>	<b>\$ (83.95)</b>

Amounts above in \$ Millions.

### Average Membership

Active Employees / Pre-65 Retirees	84,037	85,245	86,117	87,839	89,596	91,388	93,216	95,080
Post-65 Retirees	15,002	15,782	16,729	17,733	18,797	19,925	21,120	22,387
<b>Total Enrolled</b>	<b>99,039</b>	<b>101,027</b>	<b>102,846</b>	<b>105,572</b>	<b>108,393</b>	<b>111,313</b>	<b>114,336</b>	<b>117,467</b>

<b>Total Income PMPM<sup>1</sup></b>	\$ 296.39	\$ 348.29	\$ 380.81	\$ 402.32	\$ 405.35	\$ 408.64	\$ 412.20	\$ 416.02
<b>Total Expenses PMPM<sup>2</sup></b>	<b>\$ (294.92)</b>	<b>\$ (330.05)</b>	<b>\$ (351.04)</b>	<b>\$ (378.34)</b>	<b>\$ (400.26)</b>	<b>\$ (423.96)</b>	<b>\$ (449.03)</b>	<b>\$ (475.58)</b>

<sup>1</sup> Allocation of Reserves included in Total Income

<sup>2</sup> Total Expenses offset by Program Savings

CONTRACTS	2022	2023				2024				2025			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>Third Party Administrator (currently HA)</b>													
Current Contract								EXPIRES					
Future Contract				DRAFT	AWARDED	IMPLEMENTATION		GO LIVE					
<b>Employee Assistance Program (currently HA)</b>													
Current Contract			EXPIRES										
Future Contract		RFP	IMPLEMEN	GO LIVE									
<b>Medicare Advantage Plan (new)</b>													
Future Contract			IMPLEMEN	GO LIVE									
<b>Actuary Services (currently Milliman)</b>													
Current Contract			EXPIRES										
Future Contract		RFP	IMPLEMEN	GO LIVE									
<b>Pharmacy Benefits Manager (currently MedImpact)</b>													
Current Contract			EXPIRES										
Future Contract		RFP	IMPLEMEN	GO LIVE									
<b>Plan Administration System (currently Mainstream)</b>													
Current Contract					EXPIRES								
Future Contract			RFP	IMPLEMENTATION		GO LIVE							
<b>Life Insurance (currently Colonial Life)</b>													
Current Contract	RENEW												
Future Contract		DRAFT	AWARDED	IMPLEMENTATION		GO LIVE							
<b>Evidence Based Medicine (currently EBRx)</b>													
Current Contract	RENEW				RENEW			RENEW					
Future Contract													
<b>Data Services (currently ACHI)</b>													
Current Contract	EXPIRED												
Future Contract													
<b>Voluntary Products Broker (currently ARSEBA)</b>													
Current Contract					EXPIRES								
Future Contract			DRAFT	AWARDED	IMPLEMENTATION								
<b>Health Savings Account (Optum Financial)</b>													
Current Contract	RENEWED					RENEW?				RENEW?			