



UNIFIED FIRE AUTHORITY BOARD BENEFITS & COMPENSATION COMMITTEE AGENDA

February 13, 2025, 8:00 a.m.

NOTICE IS HEREBY GIVEN THAT THE UNIFIED FIRE AUTHORITY BENEFITS AND COMPENSATION COMMITTEE SHALL ASSEMBLE BOTH ELECTRONICALLY AND IN-PERSON FOR A MEETING AT
3380 SOUTH 900 WEST, SLC, UT 84119

THE PUBLIC MAY ATTEND ELECTRONICALLY VIA ZOOM WEBINAR AT:
<https://zoom.us/j/91681046879?pwd=MEtoVmtwRG95ZFYrV0J3TUZtZUNBdz09>

Webinar ID: 916 8104 6879

Passcode: 8675309

-
1. Call to Order – Chair Silvestrini
 2. Public Comment

Please limit comments to three minutes each and be germane to the agenda items or UFA business. The UFA Benefits and Compensation Committee typically will not engage directly but may direct staff to address comments following the meeting.
There are three options for comments during this meeting:

 - a. In-Person.
 - b. Live during the Webinar by logging in as described above. If you wish to make a comment, select the “Raise Hand” button at the bottom of the screen. You will then be added to the queue and invited to speak.
 - c. EMAIL: Public comments will be accepted prior to the meeting via email at publiccomment@unifiedfire.org until 7:00 a.m. February 12, 2025. Emailed comments submitted prior to 7:00 a.m. February 12, 2025, will be read or summarized into the record, comments received after the deadline will be forwarded to the UFA Benefits and Compensation Committee, but not read into the meeting record or addressed during the meeting.
 3. Minutes Approval – Chair Silvestrini
 - January 23, 2025
 4. FY 25/26 URS Rate Update – CFO Hill
 5. Health Insurance Update – HR Director Day/Gallagher
 6. COLA Comparison/Sworn Market Comparison – Chief Burchett
 - a. 10-year average
 - b. 7-year average

7. Civilian Market Comparison – HR Director Day

8. Firefighter II Final Discussion – Chief Burchett

9. Possible Closed Session

The UFA Benefits and Compensation Committee may consider a motion to enter into Closed Session. A closed meeting described under Utah Code Section 52-4-205 may be held for specific purposes including, but not limited to:

- a. discussion of the character, professional competence, or physical or mental health of an individual;
- b. strategy sessions to discuss pending or reasonably imminent litigation;
- c. strategy sessions to discuss the purchase, exchange, or lease of real property;
- d. discussion regarding deployment of security personnel, devices, or systems; and
- e. investigative proceedings regarding allegations of criminal misconduct.

A closed meeting may also be held for attorney-client matters that are privileged pursuant to Utah Code § 78B-1-137, and for other lawful purposes that satisfy the pertinent requirements of the Utah Open and Public Meetings Act.

10. Adjournment – Chair Silvestrini

THE PUBLIC IS INVITED TO PARTICIPATE IN ALL UFA MEETINGS.

In accordance with the Americans with Disabilities Act, UFA will make reasonable accommodation for participation in the meetings. Please call the clerk at least three working days prior to the meeting at 801-743-7213. Motions relating to any of the foregoing, including final action, may be taken at the meeting. This meeting will also be held electronically to allow members of the UFA Benefits & Compensation Committee to participate. This agenda is subject to change with a minimum 24-hour notice.

CERTIFICATE OF POSTING

The undersigned, does hereby certify that the above agenda notice was posted on this 12th day of February 2025 on the UFA bulletin boards, the UFA website www.unifiedfire.org, posted on the Utah State Public Notice website <http://www.utah.gov/pmn/index.html> and was emailed to at least one newspaper of general circulation with the jurisdiction of the public body.

Cyndee Young, UFA Board Clerk



**UNIFIED FIRE AUTHORITY BOARD
BENEFITS AND COMPENSATION COMMITTEE MEETING MINUTES**

January 23, 2025 at 8:00 a.m.

This meeting was held both in-person and electronically via ZOOM

Committee Members Present:

Mayor Silvestrini
Council Member Buroker
Council Member Hull

Council Member Henderson
Mayor Weichers

Committee Members Absent:

Council Member Fotheringham
Mayor Overson

Staff:

Chief Burchett
CLO Roberts
CFO Hill

Kiley Day
Kiyoshi Young, Local 1696

Staff Absent:

Cyndee Young

Guests:

AC Dern
AC Robinson
AC Pilgrim
Aaron Whitehead
Anthony Widdison
Chad Green
Chad Simons
Chris Wilcox
Chrystal Butterfield, UFA Board
Courtney Samuel
Dan DeVoogd
Debbie Cigarroa
Val Greensides

Embret Fossum
Erica Langenfass
Jared Gerber
Jill Tho
Jon Wilde
Kate Turnbaugh
Krystal Griffin
Lana Burningham
Lee Ascarte
Mark Henderson
Molly Swenson
Nate Bogenschutz
Wade Russell

Nile Easton
Paul Story
Richard Rich
Station 101
Station 102
Station 109
Station 115
Station 124
Steve Quinn
Tara Behunin
Tony Barker
Tyler Flygare

Call to Order

Meeting called to order by Chair Silvestrini at 8:07 a.m.

Public Comments

None

Public comment made available live and with a posted email address

Minutes Approval

Council Member Buroker moved to approve the minutes from the March 28, 2024 Benefits & Compensation Committee Meeting as submitted

Council Member Hull seconded the motion

All in favor, none opposed

Cost of Living Adjustment (CPI) Process – Chief Burchett

- ◆ Based on direction from this committee, staff was to review the process for application of the CPI
 - ◆ Initial meetings were held with the sub-committee chairs and UFA Chair Weichers on this topic
 - ◆ The intent was to see how this process should evolve
 - ◆ Council Member Henderson asked that COLA be handled in a more structured way
 - ◆ The goal was the same, how best to keep wages competitive, with more stability and predictability year after year
 - ◆ The direction is to apply the COLA first then make the market adjustments secondarily
 - ◆ Looking at a COLA based on an average CPI was discussed, based on a 5, 7, or 10 year average and also based on the index
 - ◆ Chief Burchett is now asking for support of the idea of a rolling average COLA and to determine what index to utilize
 - ◆ The committee reviewed the suggested averages and different index options
 - ◆ Mayor Silvestrini stressed that it would be of value to have stability with respect to the CPI adjustments and how it is a stress to municipalities to deal with that volatility
 - Mayor Silvestrini also recognizes that personnel will get a CPI adjustment that reflects reality and by adopting the rolling average, the CPI will actually be paying more than what the actual CPI was in 2024
 - While this may not catch up pay to full cost of living that has occurred, as a reminder, many people in the private sector do not receive CPI adjustments yearly
 - ◆ Local President Young agrees that the CPI helps to keep pay competitive
 - The top 3 commitment is important for personnel
 - Labor has discussed the CPI and feel that using all city or the west would be best
 - Looking at terms for a rolling average, for responsiveness, they are looking at the 5-year rolling average
 - ◆ Council Member Henderson explained some points
 - What has been done in the past hasn't worked in recent years
 - We have never used an actual COLA, so if wanting an actual COLA, the COLA should be done first, based on the index
 - The reactivity is the market adjustment, to adjust to market forces
 - The intent is predictability, the funds are finite and if we continue to chase, we will fall further and further behind
 - The whole premise is to do this right and provide predictability for employees
 - By applying the average, we will catch up to the COLA increases we have missed and account for COLA going forward and help us achieve our goal of Top 3 better
 - Predictability is a sustainable way to keep up with Top 3
 - The longer the year average, the longer this period, the more predictable and stable
 - The 5 year number would be high now, but the higher inflation years will roll off quicker resulting in a lower 5 year than the 10 year
 - We are not trying to save any money, but gain a predictable path moving forward
 - The 10 year number is the most important to keep that average at a predictable amount by keeping the high average years on longer
 - The length is much more important to what the employees are trying to accomplish
 - ◆ Council Member Buroker wishes to support Council Member Henderson's viewpoint

- ♦ Local President Young agrees that the predictability the municipalities are looking for are the same as what the employees are looking for, the predictability of Top 3 is what is important
- ♦ Mayor Silvestrini can support a 7 year rolling compromise average, and the West is more relevant to what personnel are dealing with
- ♦ Local President Young agrees on this compromise and the utilization of the West Index
- ♦ Mayor Weichers asked if the organization tracks when individuals leave for other agencies
 - Chief Burchett has found that now UFA is recruiting nationally and the number one reason individuals leave is they are going back home
 - The pay in relation to the cost of living here with home prices is another reason

Council Member Henderson moved to recommend the West CPI and the 10 year average as discussed

Council Member Buroker seconded the motion

Roll call vote taken

Buroker	Y	Hull	N
Fotheringham	-	Overson	-
Henderson	Y	Silvestrini	N
		Weichers	Y

- ♦ Council Member Henderson noted that this is just a recommendation to the Board
- ♦ Council Member Hull asked to use the All City 7 year based on Labors desire, Mayor Silvestrini agreed
- ♦ Council Member Henderson stated that if there needs to be a compromise, this will be up to the full board
- ♦ CLO Roberts is asking if the Committee wants to make a secondary recommendation
 - ♦ The committee decided not to make a secondary recommendation

Sworn Market Comparison – HR Director Day

- ♦ Sworn
 - ♦ Reviewed the Top 3 entities and how UFA relates to the Top 3
 - ♦ There are still big swings within the entry FF and PM rank due to all agencies competing for the same entry level candidates
 - ♦ Comparisons were conducted via survey against the 15 fire agencies along the Wasatch Front
 - ♦ Salary information pulled out of TechNet and verified with the respective HR Departments, was compared and shared with Labor for review
 - ♦ HRD Day provided an overview of ranks, pay, and their history
 - ♦ Each position is looked at individually, which is part of the benefit of this analysis per Chief Burchett
 - ♦ Chief Burchett watches the rank compression to ensure promotional interest
 - ♦ Chief Burchett is asking for the committee members to review the data based on the 3.3 COLA for consideration for market adjustments
 - Market adjustments will be much smaller this year based on the COLA
 - ♦ Council Member Henderson pointed out that the COLA is higher than it would have been if looking at the rank market adjustments

Firefighter II Position Introduction – Chief Burchett

- ♦ This is an introduction to the proposal
 - ♦ The AEMT rank was added when the switch was made to 1 PM and 1 EMT on the apparatus to bring more support to the Paramedics when on an incident
 - ♦ The protocols are geared toward EMT’s and Paramedics so there is not a lot for AEMT to do and interest in joining this rank has waned
 - ♦ Chief Burchett has had conversations with his peers who have entry level individuals leaving early or not promoting at all

- ♦ Chief Burchett needs new hires to get on a career path early and begin looking for promotion opportunities
- ♦ Throughout the country, other agencies are mandating a career path within 2-years of employment
 - Chief Burchett does not want to implement this and feels this new rank is a better solution
 - A retirement risk assessment was completed, and it showed exactly what we already knew, we have a lot of personnel Captain and above who are ready to retire
 - The department is also very young, we are lean in the mid-aged Firefighter
- ♦ The prerequisites for specialist ranks will become this Firefighter II rank and will encourage employees to prepare for advancement and create more competition in the specialties
- ♦ The gap between entry level and AEMT is about 4%, approximately \$3,900
- ♦ Chief Burchett feels that by adding this rank, benefits will outweigh the costs as it should help support employee career paths early without a mandate
- ♦ This proposal will be reviewed at the next Benefits & Compensation Committee Meeting for a recommendation vote
- ♦ Labor is in support
 - Labor appreciates this approach and feels it is a good path going forward
- ♦ AEMT will no longer exist and will now be Firefighter II, but current AEMT's will be grandfathered into the pay scale
- ♦ Council Member Buroker is supportive of this program that pushes more EMT's into the field, but in getting rid of AEMT, what does their training look like and where do these individuals come from for the field
 - The basic level of training is EMT which is all Firefighters, but the Paramedic rank remains
- ♦ The intermediate AEMT step has not proven to be successful in the way it was intended, Chief Burchett would rather push them to become Paramedics or another specialty
- ♦ UFA budgets for 13 Firefighters to advance to Paramedic each budget cycle, and statistics show we have been able to meet that

Health Insurance – HR Director Day

- ♦ As requested by the Benefits & Compensation Committee, staff is currently preparing to go out to bid

Closed Session

None

Adjournment

Council Member Hull moved to adjourn the January 23, 2025 Benefits & Compensation Committee Meeting
Mayor Weichers seconded the motion
All voted in favor, none opposed



UNIFIED FIRE AUTHORITY

MEMORANDUM

TO: UFA Benefits and Compensation Committee
 FROM: CFO Tony Hill
 DATE: February 13, 2025
 SUBJECT: FY25/26 Preliminary URS Contribution Rates

Tier 1

The contribution rate for Tier 1 employee's is reducing in FY25/26, firefighters by 2.0%, public safety by 0.50%, and public employees by 1.0%. This decrease provides **\$538,926** in estimated savings.

Tier 2

The contribution rate for Tier 2 firefighters in not changing in FY25/26. Public safety is reducing by 0.50% and public employees by 1.0%. The decrease in public safety and public employees provides **\$22,660** in estimated savings.

Summary

In total the rate changes in URS rates will provide an estimated savings of **\$561,586**

Currently there is legislation being considered that would allow government agencies to "pick up" the Tier II employee portion for public employees. This is already allowed, and UFA is doing this for firefighters and public safety. Staff's recommendation would be that if approved, UFA "pick up" the employee portion for all tier 2 employees, including public employees. This would result in an estimated cost of **\$12,756**.

The savings referenced above are estimated rate reduction savings only. Total retirement costs for UFA may still increase due salary increases (COLA and market) that may be added in FY25/26 as part of the budget process.

Below is a summary of the FY25/26 preliminary URS contribution rates:

Utah Retirement Systems Contribution Rates												
Tier 1:	FY24/25				FY25/26				Difference			
	Employee	Employer	401k	Total	Employee	Employer	401k	Total	Employee	Employer	401k	Total
Firefighter		21.05%			19.05%				-2.00%			
Public Safety		35.21%			34.71%				-0.50%			
Public Employees		16.97%			15.97%				-1.00%			
Tier 2:	FY24/25				FY25/26				Difference			
Firefighter - Hybrid	4.73%	14.08%	0.00%	18.81%	4.73%	14.08%	0.00%	18.81%	0.00%	0.00%	0.00%	0.00%
Firefighter - Defined Contribution	0.00%	14.08%	4.73%	18.81%	0.00%	14.08%	4.73%	18.81%	0.00%	0.00%	0.00%	0.00%
Public Safety - Hybrid	4.73%	26.49%	0.00%	31.22%	4.73%	25.99%	0.00%	30.72%	0.00%	-0.50%	0.00%	-0.50%
Public Employee - Hybrid*	0.70%	15.19%	3.00%	18.89%	0.81%	14.19%	3.00%	18.00%	0.11%	-1.00%	0.00%	-0.89%
Public Employee - Defined Contribution*	0.00%	15.19%	3.00%	18.19%	0.00%	14.19%	3.00%	17.19%	0.00%	-1.00%	0.00%	-1.00%

*Elective contribution from UFA

Unified Fire Authority

Claims Experience Report

Reports Through: December 31, 2024

Prepared by

Michelle Morse, Account Executive

Rebecca Norfleet, Client Manager

Nathan Lamb, Financial Benefits Consultant



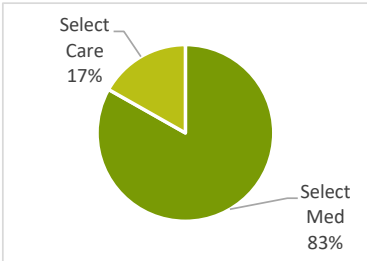
Insurance | Risk Management | Consulting

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

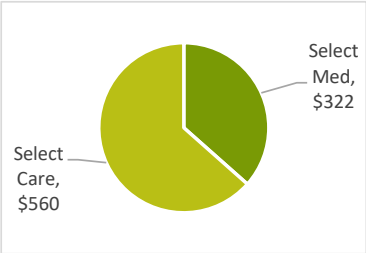
Executive Summary

Jul 2024 - Dec 2024

Claims Paid
Year To Date
\$3,137,724



PMPM Claims YTD
\$347.09



Premiums
\$3,527,185

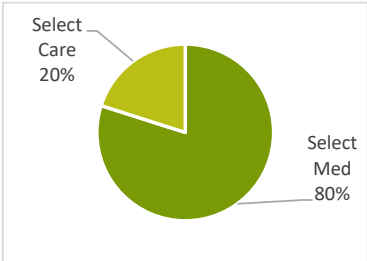
Claims to Premium Ratio*
Year To Date
89.0%

Current
Subscribers
468

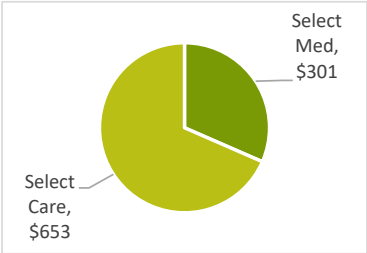
Current
Membership
1526

Jan 2024 - Dec 2024

Claims Paid
Rolling 12 Months
\$6,029,583



PMPM Claims R12
\$337.43



Premiums
\$6,792,381

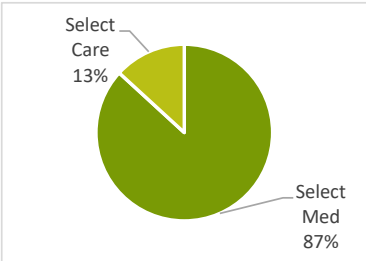
Claims to Premium Ratio*
Rolling 12 Months
88.8%

Average Subscribers
Rolling 12 Months
460

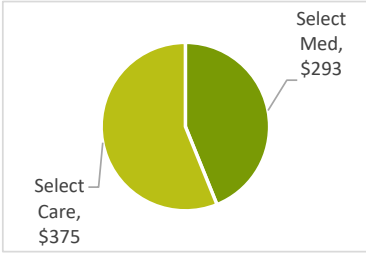
Average Membership
Rolling 12 Months
1489

Jan 2023 - Dec 2023

Claims Paid
Prior Rolling 12
\$5,401,223



PMPM Claims Prior R12
\$301.66



Premiums
\$6,530,202

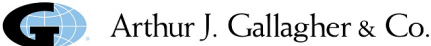
Claims to Premium Ratio*
Prior Rolling 12 Months
82.7%

Average Subscribers
Prior Rolling 12 Months
450

Average Membership
Prior Rolling 12 Months
1492

* Excludes administrative costs

Prepared by:



Claim Experience Executive Summary - Rolling 12 Months

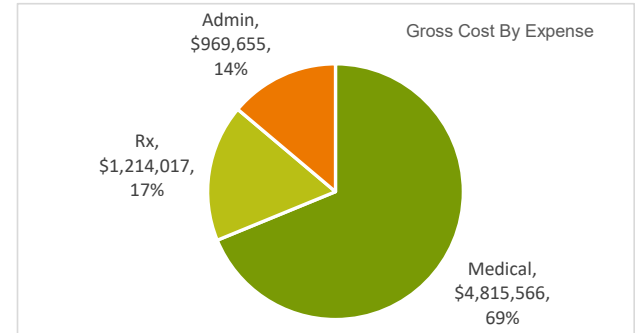
Medical Plan Summary			
	Jan 2024 - Dec 2024	Jan 2023 - Dec 2023	% Change
Avg. Employees	460	450	2.2%
Avg. Members	1489	1492	-0.2%
Avg. Contract Size	3.24	3.32	-2.4%
Gross Claims PMPM	\$337.43	\$301.66	11.9%
Net Claims PMPM	\$331.06	\$301.66	9.7%
Fixed Costs PMPM	\$54.26	\$51.85	4.7%
Premium PMPM	\$380.12	\$364.71	4.2%
Gross Loss Ratio	103.0%	96.9%	6.1%
Net Loss Ratio	101.4%	96.9%	4.4%

Utilization and Trends by Cost Category									
Category	Jan 2024 - Dec 2024			Jan 2023 - Dec 2023			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
IP Facility	\$894,176	\$50.04	\$88.37	\$701,345	\$39.17	\$88.37	27.5%	27.8%	0.0%
OP Facility	\$1,217,161	\$68.12	\$87.09	\$916,741	\$51.20	\$87.09	32.8%	33.0%	0.0%
ER	\$448,382	\$25.09	\$36.88	\$437,031	\$24.41	\$36.88	2.6%	2.8%	0.0%
Office Visits	\$656,860	\$36.76	\$36.62	\$611,094	\$34.13	\$36.62	7.5%	7.7%	0.0%
Prof & Other	\$1,598,987	\$89.48	\$141.61	\$1,584,670	\$88.50	\$141.61	0.9%	1.1%	0.0%
Medical	\$4,815,566	\$269.49	\$390.57	\$4,250,881	\$237.41	\$390.57	13.3%	13.5%	0.0%
Pharmacy	\$1,214,017	\$67.94	\$109.07	\$1,150,342	\$64.25	\$109.07	5.5%	5.7%	0.0%
Total	\$6,029,583	\$337.43	\$499.64	\$5,401,223	\$301.66	\$499.64	11.6%	11.9%	0.0%

Claims By Plan												
Plan	Jan 2024 - Dec 2024						Jan 2023 - Dec 2023					
	Curr. Mbrs.	Premium	Med Claims	Rx Claims	Admin	Loss Ratio	Avg. Mbrs.	Premium	Med Claims	Rx Claims	Admin	Loss Ratio
Select Med	1368	\$6,012,951	\$3,908,518	\$909,948	\$868,994	94.6%	1334	\$5,774,820	\$3,723,004	\$965,723	\$829,739	95.6%
Select Care	158	\$779,430	\$907,048	\$304,069	\$100,661	168.3%	158	\$755,381	\$527,877	\$184,619	\$98,559	107.4%
Total	1526	\$6,792,381	\$4,815,566	\$1,214,017	\$969,655	103.0%	1492	\$6,530,202	\$4,250,881	\$1,150,342	\$928,298	96.9%

Plan	Jan 2024 - Dec 2024				Jan 2023 - Dec 2023				% Change			
	Mbr Mths	Prem. PMPM	Med. PMPM	Rx PMPM	Mbr Mths	Prem. PMPM	Med. PMPM	Rx PMPM	Avg. Mbrs.	Prem PMPM	Med PMPM	Rx PMPM
Select Med	16014	\$375.48	\$244.07	\$56.82	16004	\$360.84	\$232.63	\$60.34	0.1%	4.1%	4.9%	-5.8%
Select Care	1855	\$420.18	\$488.97	\$163.92	1901	\$397.36	\$277.68	\$97.12	-2.4%	5.7%	76.1%	68.8%
Total	17869	\$380.12	\$269.49	\$67.94	17905	\$364.71	\$237.41	\$64.25	-0.2%	4.2%	13.5%	5.7%

Top 10 Large Claimants - Rolling 12 Months				
Diagnosis	Pooling Point =	\$250,000	Paid Claims	Pooled Claims
1) Diseases of the circulatory system \$302,000; 2) Diseases of the respiratory system \$20,272; 3) Symptoms, signs and			\$363,790	\$113,790
1) Pharmacy \$192,631; 2) Diseases of the musculoskeletal system and connective tissue \$12,389; 3) Diseases of the b			\$214,428	\$0
1) Factors influencing health status and contact with health services \$88,099; 2) Congenital malformations, deformation:			\$91,408	\$0
1) Pharmacy \$80,286; 2) Diseases of the nervous system \$1,409; 3) Symptoms, signs and abnormal clinical and labora			\$84,786	\$0
1) Factors influencing health status and contact with health services \$71,067; 2) Certain conditions originating in the peri			\$76,902	\$0
1) Congenital malformations, deformations and chromosomal abnormalities \$51,845; 2) Injury, poisoning and certain oth			\$73,395	\$0
1) Neoplasms \$49,373; 2) Injury, poisoning and certain other consequences of external causes \$16,615; 3) Factors infl			\$73,036	\$0
1) Diseases of the digestive system \$55,908; 2) Factors influencing health status and contact with health services \$12,7			\$71,382	\$0
1) Injury, poisoning and certain other consequences of external causes \$37,831; 2) Pharmacy \$24,348; 3) Diseases of t			\$69,328	\$0
1) Mental, behavioral and Neurodevelopmental disorders \$49,826; 2) Injury, poisoning and certain other consequences			\$67,763	\$0



Enrollment Summary - Plan Year

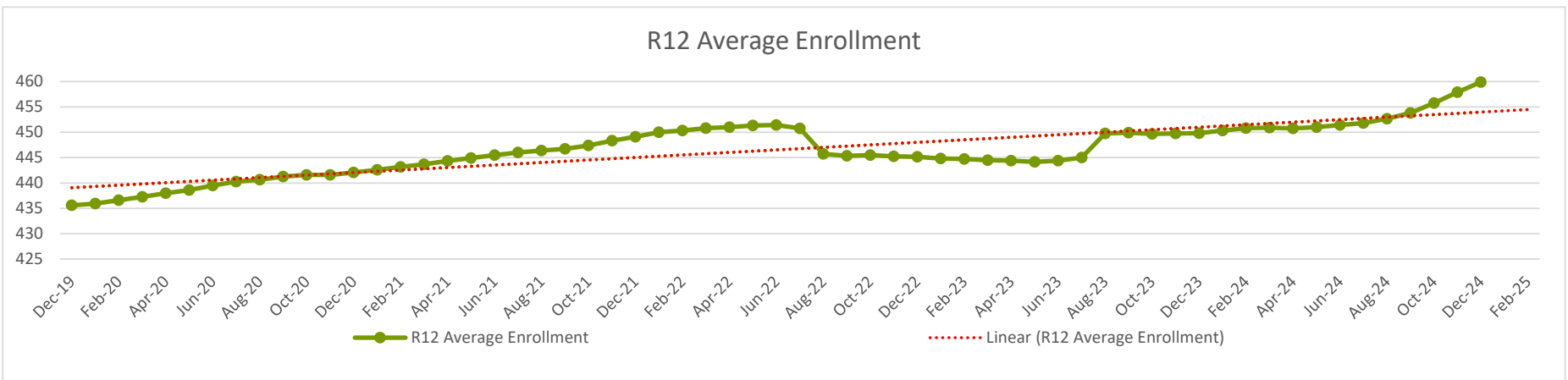
Current Benefit Rates & Most Recent Enrollment				
Jul 2024 - Dec 2024				
	Select Med		Select Care	
Single	\$525.40	79	\$539.60	16
Two Party	\$1,156.20	67	\$1,187.40	15
Family	\$1,576.80	260	\$1,618.90	25
	SelectMed+ Early Retiree		SelectCare+ Early Retiree	
Single	\$525.40	3	\$539.60	3
Two Party	\$1,156.20	0	\$1,187.40	0
Family	\$1,576.80	0	\$1,618.90	0

Prior Year Rates and Enrollment of Last Month of Prior Plan Year				
Jul 2023 - Jun 2024				
	Select Med		Select Care	
Single	\$497.30	89	\$523.50	15
Two Party	\$1,094.40	61	\$1,152.00	16
Family	\$1,492.50	252	\$1,570.70	21
	SelectMed+ Early Retiree		SelectCare+ Early Retiree	
Single	\$497.30	4	\$523.50	3
Two Party	\$1,094.40	0	\$1,152.00	0
Family	\$1,492.50	0	\$1,570.70	0

Medical Plan Summary			
	Jul 2024 - Dec 2024	Jul 2023 - Jun 2024	% Change
Avg. Employees	464	451	2.7%
Avg. Members	1,507	1,472	2.3%
Medical Claims	\$2,526,190	\$4,201,547	
Rx Claims	\$611,534	\$1,177,112	
Admin Costs	\$505,426	\$928,931	
Total Premium	\$3,527,185	\$6,500,828	
Med Claims PMPM	\$279.45	\$237.82	17.5%
Rx Claims PMPM	\$67.65	\$66.63	1.5%
Net Claims PMPM	\$342.91	\$304.45	12.6%
Admin Costs PMPM	\$55.91	\$52.58	6.3%
Premium PMPM	\$390.18	\$367.96	6.0%
Net Loss Ratio	102.2%	97.0%	5.3%

HRA Analysis - Plan Year		
	Jul 2024 - Dec 2024	Jul 2023 - Jun 2024
Claimant Count	137	239
Claims Paid	\$73,818	\$140,990
Expected Claims, 40%	\$160,400	\$172,200
Maximum Claims	\$401,000	\$430,500
% of Expected	46.0%	81.9%
Utilization Rate	18.4%	32.8%

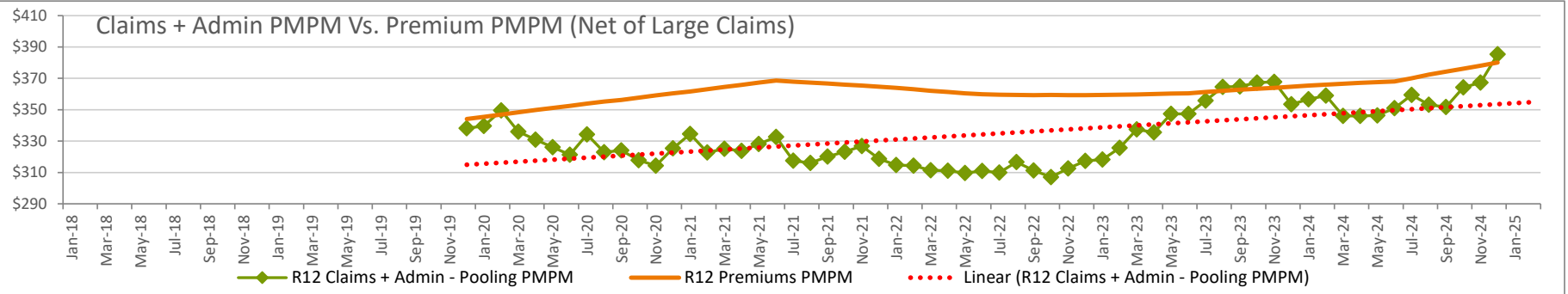
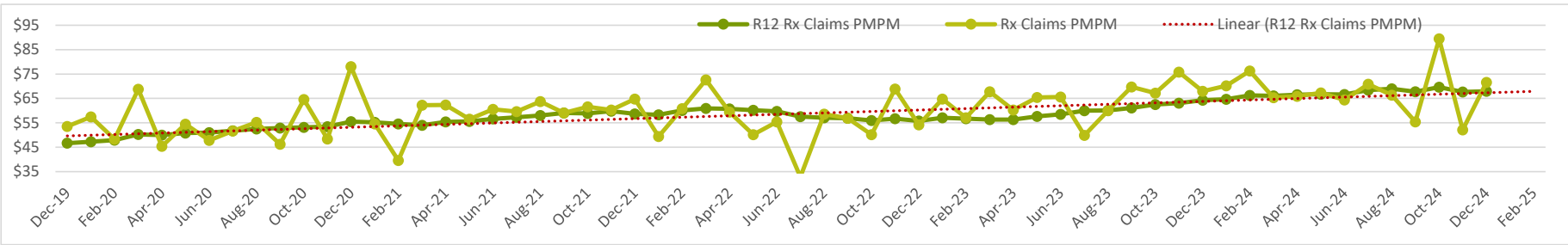
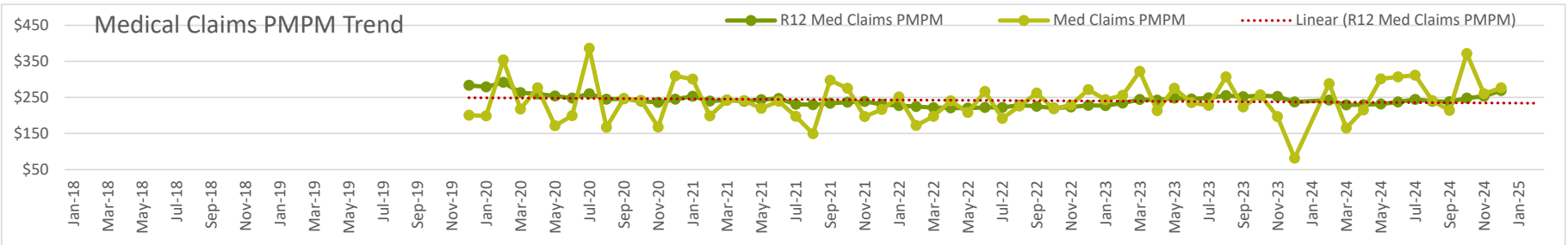
Large Claimants (> \$50,000)			
	# of claimants	Amount Paid	% of premium
Rolling 12	18	\$1,657,978	24.4%



Prepared by:

Claims Trend

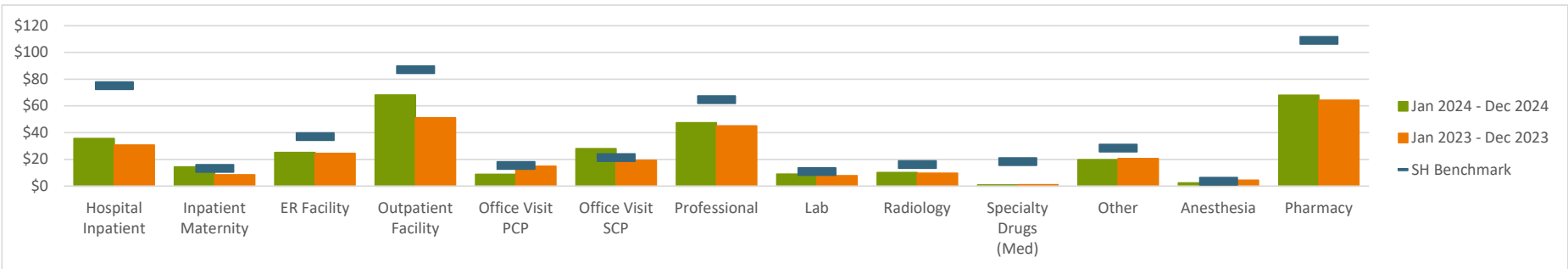
Category	Member Cost Sharing											
	Jan 2024 - Dec 2024				Jan 2023 - Dec 2023				% Change			
	Allowed	Allowed PMPM	Paid PMPM	Mbr Share	Allowed	Allowed PMPM	Paid PMPM	Mbr Share	Allowed	Allowed PMPM	Paid PMPM	Member Share
IP Facility	\$991,345	\$55.48	\$50.04	9.8%	\$1,106,064	\$61.77	\$39.17	36.6%	-10.4%	-10.2%	27.8%	-75.9%
OP Facility	\$1,628,798	\$91.15	\$68.12	25.3%	\$1,316,172	\$73.51	\$51.20	30.3%	23.8%	24.0%	33.0%	3.3%
ER	\$590,912	\$33.07	\$25.09	24.1%	\$551,996	\$30.83	\$24.41	20.8%	7.0%	7.3%	2.8%	24.2%
Office Visits	\$729,838	\$40.84	\$36.76	10.0%	\$684,340	\$38.22	\$34.13	10.7%	6.6%	6.9%	7.7%	-0.2%
Professional	\$1,969,369	\$110.21	\$89.48	18.8%	\$1,950,280	\$108.92	\$88.50	18.7%	1.0%	1.2%	1.1%	1.5%
Medical	\$5,910,262	\$330.76	\$269.49	18.5%	\$5,608,852	\$313.26	\$237.41	24.2%	5.4%	5.6%	13.5%	-19.2%
Pharmacy	\$1,327,074	\$74.27	\$67.94	8.5%	\$1,261,896	\$70.48	\$64.25	8.8%	5.2%	5.4%	5.7%	1.6%
Total	\$7,237,336	\$405.02	\$337.43	16.7%	\$6,870,748	\$383.73	\$301.66	21.4%	5.3%	5.5%	11.9%	-17.6%



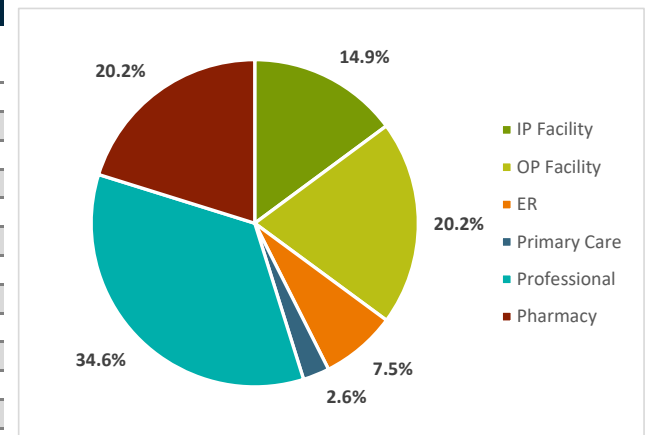
Prepared by:

Claims By Category - Rolling 12 Months

Category	SelectHealth								
	Jan 2024 - Dec 2024			Jan 2023 - Dec 2023			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$636,351	\$35.61	\$75.13	\$549,651	\$30.70	\$75.13	15.8%	16.0%	0.0%
Inpatient Maternity	\$257,825	\$14.43	\$13.24	\$151,695	\$8.47	\$13.24	70.0%	70.3%	0.0%
ER Facility	\$448,382	\$25.09	\$36.88	\$437,031	\$24.41	\$36.88	2.6%	2.8%	0.0%
Outpatient Facility	\$1,217,161	\$68.12	\$87.09	\$916,741	\$51.20	\$87.09	32.8%	33.0%	0.0%
Office Visit PCP	\$157,458	\$8.81	\$15.32	\$266,112	\$14.86	\$15.32	-40.8%	-40.7%	0.0%
Office Visit SCP	\$499,401	\$27.95	\$21.30	\$344,982	\$19.27	\$21.30	44.8%	45.1%	0.0%
Professional	\$848,493	\$47.48	\$64.63	\$806,500	\$45.04	\$64.63	5.2%	5.4%	0.0%
Lab	\$159,778	\$8.94	\$10.85	\$139,497	\$7.79	\$10.85	14.5%	14.8%	0.0%
Radiology	\$180,292	\$10.09	\$16.01	\$172,983	\$9.66	\$16.01	4.2%	4.4%	0.0%
Specialty Drugs (Med)	\$14,567	\$0.82	\$18.24	\$17,381	\$0.97	\$18.24	-16.2%	-16.0%	0.0%
Other	\$352,152	\$19.71	\$28.38	\$369,637	\$20.64	\$28.38	-4.7%	-4.5%	0.0%
Anesthesia	\$43,705	\$2.45	\$3.50	\$78,672	\$4.39	\$3.50	-44.4%	-44.3%	0.0%
Pharmacy	\$1,214,017	\$67.94	\$109.07	\$1,150,342	\$64.25	\$109.07	5.5%	5.7%	0.0%
Total	\$6,029,583	\$337.43	\$499.64	\$5,401,223	\$301.66	\$499.64	11.6%	11.9%	0.0%



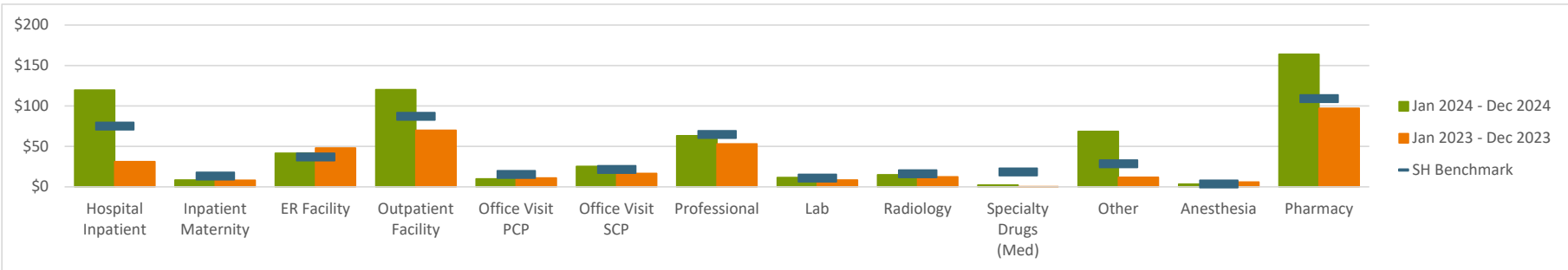
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						
	Jan 2024 - Dec 2024			Jan 2023 - Dec 2023			% Change
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	Paid PMPM
Rx	\$1,214,017	\$67.94	20.1%	\$1,150,342	\$64.25	21.3%	5.7%
Factors Influencing Health	\$760,677	\$42.57	12.6%	\$643,488	\$35.94	11.9%	18.4%
Muscle System	\$621,484	\$34.78	10.3%	\$447,019	\$24.97	8.3%	39.3%
Mental Disorders	\$531,906	\$29.77	8.8%	\$448,411	\$25.04	8.3%	18.9%
Circulatory System	\$494,727	\$27.69	8.2%	\$237,809	\$13.28	4.4%	108.5%
Other Injury/ Poisoning	\$372,642	\$20.85	6.2%	\$424,307	\$23.70	7.9%	-12.0%
Ill-Defined Conditions	\$349,590	\$19.56	5.8%	\$300,062	\$16.76	5.6%	16.7%
Urinary System	\$296,688	\$16.60	4.9%	\$228,331	\$12.75	4.2%	30.2%
Digestive System	\$259,009	\$14.49	4.3%	\$466,055	\$26.03	8.6%	-44.3%
Pregnancy/ Childbirth	\$250,336	\$14.01	4.2%	\$168,676	\$9.42	3.1%	48.7%
Neoplasm	\$183,899	\$10.29	3.0%	\$128,669	\$7.19	2.4%	43.2%
Respiratory System	\$179,682	\$10.06	3.0%	\$213,763	\$11.94	4.0%	-15.8%
All Others	\$512,826	\$28.70	8.5%	\$538,146	\$30.06	10.0%	-4.5%



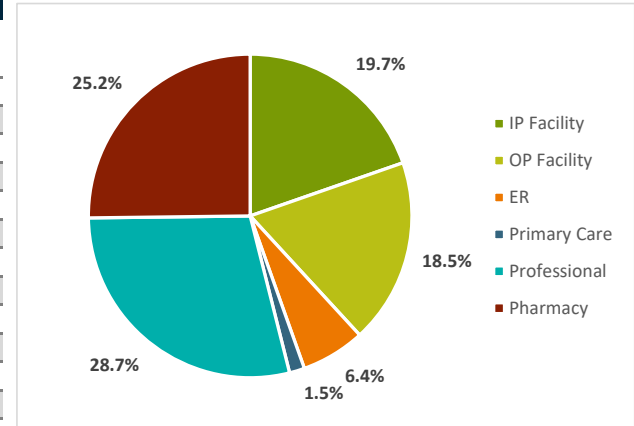
Prepared by:

Claims By Category - Select Care

Category	Select Care								
	Jan 2024 - Dec 2024			Jan 2023 - Dec 2023			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$221,885	\$119.61	\$75.13	\$59,359	\$31.23	\$75.13	273.8%	283.1%	0.0%
Inpatient Maternity	\$15,540	\$8.38	\$13.24	\$15,405	\$8.10	\$13.24	0.9%	3.4%	0.0%
ER Facility	\$77,209	\$41.62	\$36.88	\$91,620	\$48.20	\$36.88	-15.7%	-13.6%	0.0%
Outpatient Facility	\$223,224	\$120.34	\$87.09	\$133,227	\$70.08	\$87.09	67.6%	71.7%	0.0%
Office Visit PCP	\$18,312	\$9.87	\$15.32	\$20,782	\$10.93	\$15.32	-11.9%	-9.7%	0.0%
Office Visit SCP	\$46,844	\$25.25	\$21.30	\$31,812	\$16.73	\$21.30	47.3%	50.9%	0.0%
Professional	\$117,170	\$63.16	\$64.63	\$101,106	\$53.19	\$64.63	15.9%	18.8%	0.0%
Lab	\$21,695	\$11.70	\$10.85	\$16,230	\$8.54	\$10.85	33.7%	37.0%	0.0%
Radiology	\$27,686	\$14.92	\$16.01	\$23,665	\$12.45	\$16.01	17.0%	19.9%	0.0%
Specialty Drugs(Med)	\$4,154	\$2.24	\$18.24	\$646	\$0.34	\$18.24	543.3%	559.2%	0.0%
Other	\$126,974	\$68.45	\$28.38	\$22,469	\$11.82	\$28.38	465.1%	479.1%	0.0%
Anesthesia	\$6,357	\$3.43	\$3.50	\$11,558	\$6.08	\$3.50	-45.0%	-43.6%	0.0%
Pharmacy	\$304,069	\$163.92	\$109.07	\$184,619	\$97.12	\$109.07	64.7%	68.8%	0.0%
Total	\$1,211,117	\$652.89	\$499.64	\$712,496	\$374.80	\$499.64	70.0%	74.2%	0.0%



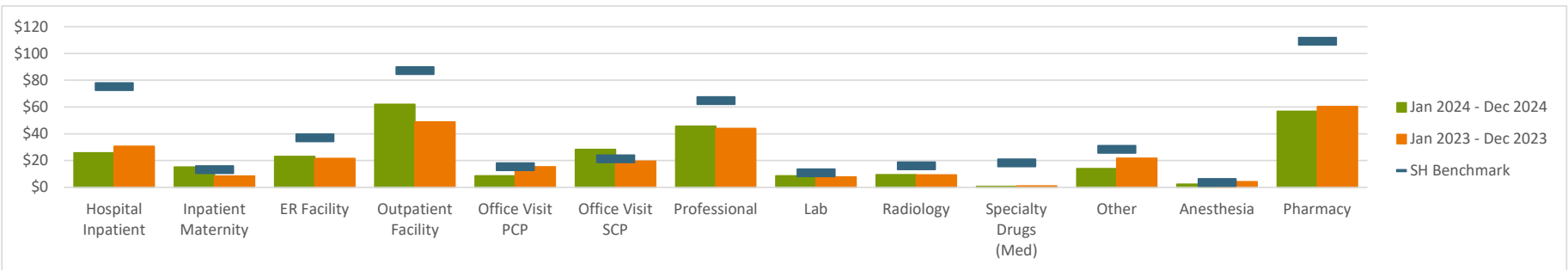
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category							
	Jan 2024 - Dec 2024			Jan 2023 - Dec 2023			% Change	
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	Paid PMPM	
Rx	\$304,069	\$163.92	25.1%	\$184,619	\$97.12	25.9%	68.8%	
Circulatory System	\$303,494	\$163.61	25.1%	\$95,621	\$50.30	13.4%	225.3%	
Muscle System	\$142,276	\$76.70	11.7%	\$71,221	\$37.47	10.0%	104.7%	
Factors Influencing Health	\$75,309	\$40.60	6.2%	\$59,273	\$31.18	8.3%	30.2%	
Neoplasm	\$75,167	\$40.52	6.2%	\$6,697	\$3.52	0.9%	1050.3%	
Digestive System	\$52,192	\$28.14	4.3%	\$88,208	\$46.40	12.4%	-39.4%	
Ill-Defined Conditions	\$48,334	\$26.06	4.0%	\$29,902	\$15.73	4.2%	65.6%	
Other Injury/ Poisoning	\$39,886	\$21.50	3.3%	\$14,333	\$7.54	2.0%	185.2%	
Mental Disorders	\$35,495	\$19.13	2.9%	\$36,740	\$19.33	5.2%	-1.0%	
Pregnancy/ Childbirth	\$29,765	\$16.05	2.5%	\$26,696	\$14.04	3.7%	14.3%	
Respiratory System	\$27,499	\$14.82	2.3%	\$19,914	\$10.48	2.8%	41.5%	
Urinary System	\$25,148	\$13.56	2.1%	\$17,445	\$9.18	2.4%	47.7%	
All Others	\$52,334	\$28.21	4.3%	\$61,282	\$32.24	8.6%	-12.5%	



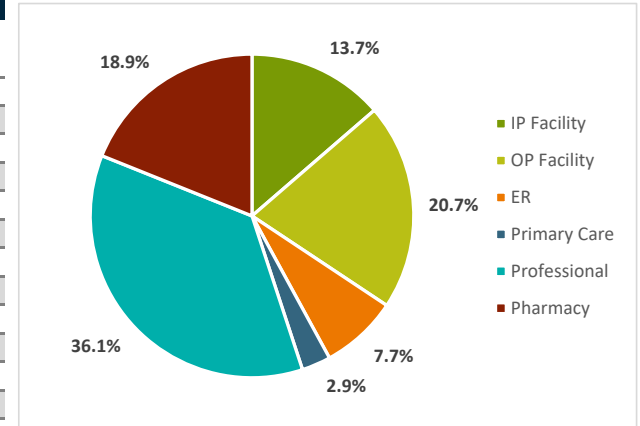
Prepared by:

Claims By Category - Select Med

Category	Select Med								
	Jan 2024 - Dec 2024			Jan 2023 - Dec 2023			% Change		
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark
Hospital Inpatient	\$414,466	\$25.88	\$75.13	\$490,291	\$30.64	\$75.13	-15.5%	-15.5%	0.0%
Inpatient Maternity	\$242,285	\$15.13	\$13.24	\$136,290	\$8.52	\$13.24	77.8%	77.7%	0.0%
ER Facility	\$371,174	\$23.18	\$36.88	\$345,411	\$21.58	\$36.88	7.5%	7.4%	0.0%
Outpatient Facility	\$993,937	\$62.07	\$87.09	\$783,514	\$48.96	\$87.09	26.9%	26.8%	0.0%
Office Visit PCP	\$139,147	\$8.69	\$15.32	\$245,330	\$15.33	\$15.32	-43.3%	-43.3%	0.0%
Office Visit SCP	\$452,557	\$28.26	\$21.30	\$313,170	\$19.57	\$21.30	44.5%	44.4%	0.0%
Professional	\$731,323	\$45.67	\$64.63	\$705,394	\$44.08	\$64.63	3.7%	3.6%	0.0%
Lab	\$138,084	\$8.62	\$10.85	\$123,268	\$7.70	\$10.85	12.0%	11.9%	0.0%
Radiology	\$152,606	\$9.53	\$16.01	\$149,318	\$9.33	\$16.01	2.2%	2.1%	0.0%
Specialty Drugs(Med)	\$10,414	\$0.65	\$18.24	\$16,736	\$1.05	\$18.24	-37.8%	-37.8%	0.0%
Other	\$225,178	\$14.06	\$28.38	\$347,168	\$21.69	\$28.38	-35.1%	-35.2%	0.0%
Anesthesia	\$37,348	\$2.33	\$3.50	\$67,114	\$4.19	\$3.50	-44.4%	-44.4%	0.0%
Pharmacy	\$909,948	\$56.82	\$109.07	\$965,723	\$60.34	\$109.07	-5.8%	-5.8%	0.0%
Total	\$4,818,466	\$300.89	\$499.64	\$4,688,727	\$292.97	\$499.64	2.8%	2.7%	0.0%



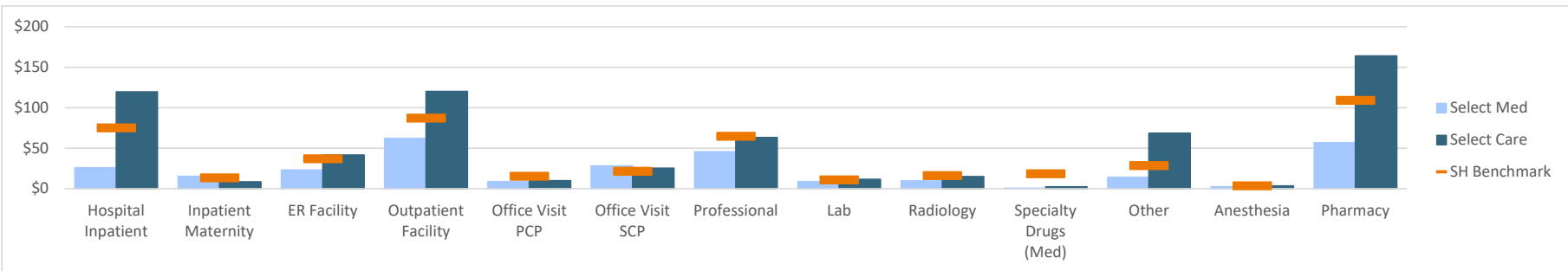
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						
	Jan 2024 - Dec 2024			Jan 2023 - Dec 2023			% Change Paid PMPM
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	
Rx	\$909,948	\$56.82	18.9%	\$965,723	\$60.34	20.6%	-5.8%
Factors Influencing Health	\$685,368	\$42.80	14.2%	\$584,215	\$36.50	12.5%	17.2%
Mental Disorders	\$496,411	\$31.00	10.3%	\$411,671	\$25.72	8.8%	20.5%
Muscle System	\$479,207	\$29.92	9.9%	\$375,797	\$23.48	8.0%	27.4%
Other Injury/ Poisoning	\$332,756	\$20.78	6.9%	\$409,974	\$25.62	8.7%	-18.9%
Ill-Defined Conditions	\$301,256	\$18.81	6.3%	\$270,160	\$16.88	5.8%	11.4%
Urinary System	\$271,539	\$16.96	5.6%	\$210,887	\$13.18	4.5%	28.7%
Pregnancy/ Childbirth	\$220,570	\$13.77	4.6%	\$141,979	\$8.87	3.0%	55.3%
Digestive System	\$206,817	\$12.91	4.3%	\$377,847	\$23.61	8.1%	-45.3%
Circulatory System	\$191,232	\$11.94	4.0%	\$142,187	\$8.88	3.0%	34.4%
Respiratory System	\$152,184	\$9.50	3.2%	\$193,849	\$12.11	4.1%	-21.5%
Neoplasm	\$108,731	\$6.79	2.3%	\$121,973	\$7.62	2.6%	-10.9%
All Others	\$460,493	\$28.76	9.6%	\$476,864	\$29.80	10.2%	-3.5%



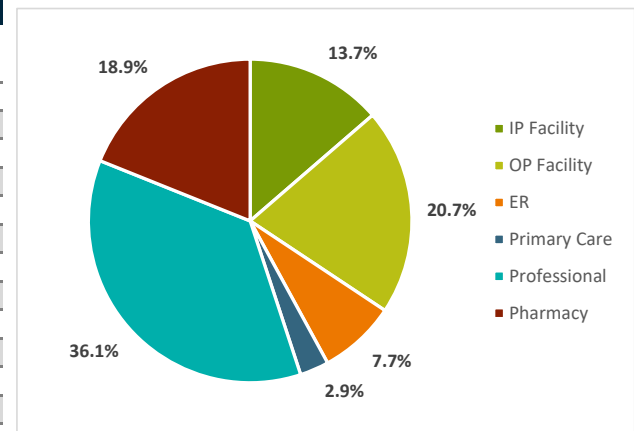
Prepared by:

Claims By Category - Comparison between Select Med and Select Care

Category	Jan 2024 - Dec 2024						% Change	
	Select Med			Select Care			Paid	Paid PMPM
	Paid	Paid PMPM	Benchmark	Paid	Paid PMPM	Benchmark		
Hospital Inpatient	\$414,466	\$25.88	\$75.13	\$221,885	\$119.61	\$75.13	86.8%	-78.4%
Inpatient Maternity	\$242,285	\$15.13	\$13.24	\$15,540	\$8.38	\$13.24	1459.2%	80.6%
ER Facility	\$371,174	\$23.18	\$36.88	\$77,209	\$41.62	\$36.88	380.7%	-44.3%
Outpatient Facility	\$993,937	\$62.07	\$87.09	\$223,224	\$120.34	\$87.09	345.3%	-48.4%
Office Visit PCP	\$139,147	\$8.69	\$15.32	\$18,312	\$9.87	\$15.32	659.9%	-12.0%
Office Visit SCP	\$452,557	\$28.26	\$21.30	\$46,844	\$25.25	\$21.30	866.1%	11.9%
Professional	\$731,323	\$45.67	\$64.63	\$117,170	\$63.16	\$64.63	524.2%	-27.7%
Lab	\$138,084	\$8.62	\$10.85	\$21,695	\$11.70	\$10.85	536.5%	-26.3%
Radiology	\$152,606	\$9.53	\$16.01	\$27,686	\$14.92	\$16.01	451.2%	-36.2%
Specialty Drugs(Med)	\$10,414	\$0.65	\$18.24	\$4,154	\$2.24	\$18.24	150.7%	-71.0%
Other	\$225,178	\$14.06	\$28.38	\$126,974	\$68.45	\$28.38	77.3%	-79.5%
Anesthesia	\$37,348	\$2.33	\$3.50	\$6,357	\$3.43	\$3.50	487.5%	-31.9%
Pharmacy	\$909,948	\$56.82	\$109.07	\$304,069	\$163.92	\$109.07	199.3%	-65.3%
Total	\$4,818,466	\$300.89	\$499.64	\$1,211,117	\$652.89	\$499.64	297.9%	-53.9%



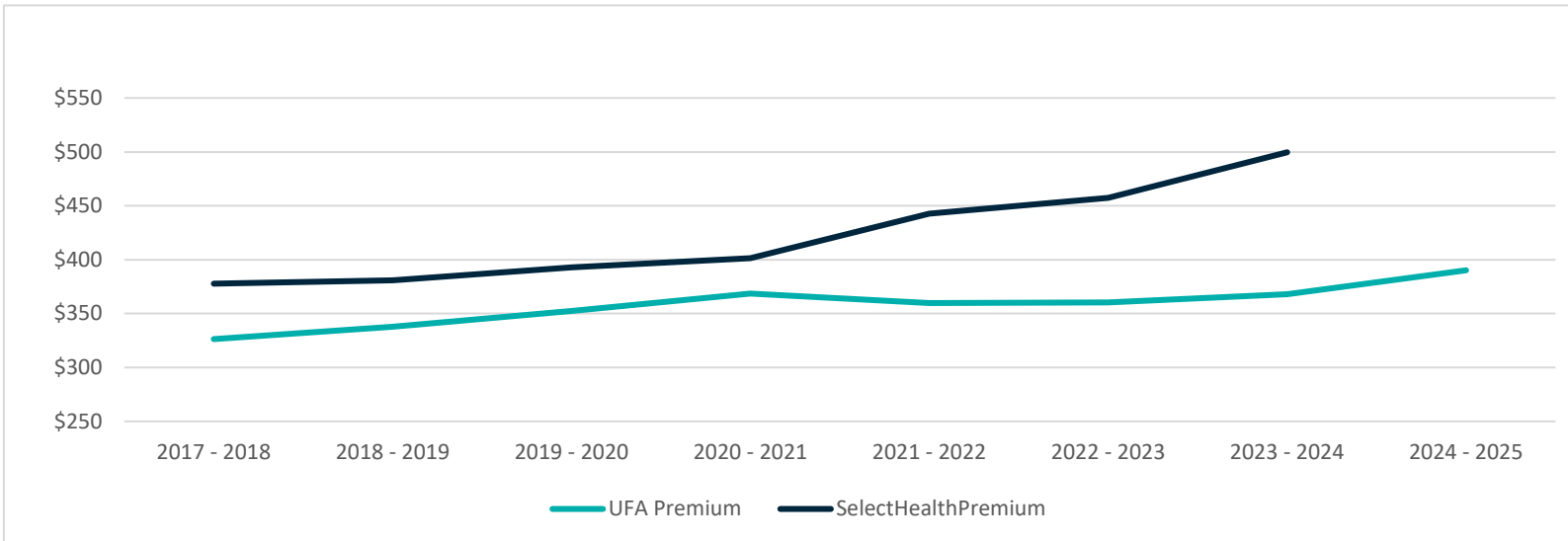
ICD-10 Classification	Paid Claims by ICD-10 Diagnostic Category						
	Select Med			Select Care			% Change
	Paid	Paid PMPM	% of total	Paid	Paid PMPM	% of total	
Rx	\$909,948	\$56.82	18.9%	\$304,069	\$163.92	25.1%	-65.3%
Factors Influencing Health	\$685,368	\$42.80	14.2%	\$75,309	\$40.60	6.2%	5.4%
Mental Disorders	\$496,411	\$31.00	10.3%	\$35,495	\$19.13	2.9%	62.0%
Muscle System	\$479,207	\$29.92	9.9%	\$142,276	\$76.70	11.7%	-61.0%
Other Injury/ Poisoning	\$332,756	\$20.78	6.9%	\$39,886	\$21.50	3.3%	-3.4%
Ill-Defined Conditions	\$301,256	\$18.81	6.3%	\$48,334	\$26.06	4.0%	-27.8%
Urinary System	\$271,539	\$16.96	5.6%	\$25,148	\$13.56	2.1%	25.1%
Pregnancy/ Childbirth	\$220,570	\$13.77	4.6%	\$29,765	\$16.05	2.5%	-14.2%
Digestive System	\$206,817	\$12.91	4.3%	\$52,192	\$28.14	4.3%	-54.1%
Circulatory System	\$191,232	\$11.94	4.0%	\$303,494	\$163.61	25.1%	-92.7%
Respiratory System	\$152,184	\$9.50	3.2%	\$27,499	\$14.82	2.3%	-35.9%
Neoplasm	\$108,731	\$6.79	2.3%	\$75,167	\$40.52	6.2%	-83.2%
All Others	\$460,493	\$28.76	9.6%	\$52,334	\$28.21	4.3%	1.9%



Prepared by:

Year Over Year Plan Experience

Plan Year	Year Over Year Comparison						
	2025-2026	2024 - 2025	2023 - 2024	2022 - 2023	2021 - 2022	2020 - 2021	2019 - 2020
Start Plan Year		1-Jul-24	1-Jul-23	1-Jul-22	1-Jul-21	1-Jul-20	1-Jul-19
End Plan Year		30-Jun-25	30-Jun-24	30-Jun-23	30-Jun-22	30-Jun-21	30-Jun-20
Avg. Employees		464	451	444	451	446	440
Avg. Members		1,507	1,472	1,498	1,556	1,588	1,617
Contract Size		3.25	3.26	3.37	3.45	3.56	3.68
Loss Ratio		103.3%	97.0%	98.6%	86.5%	90.2%	92.8%
Renewal History		9.6% / 5.3%	8.9% / -1%	6% / -2%	0% / -4%	5.9% / 2.7%	8.1% / 3.5%
Fixed Costs PMPM		\$55.91	\$52.58	\$51.13	\$28.96	\$28.96	\$27.87
Premium PMPM		\$390.18	\$367.96	\$360.51	\$359.86	\$368.64	\$352.48
Paid Med PMPM		\$279.45	\$237.82	\$245.75	\$222.67	\$247.10	\$248.35
Paid Rx PMPM		\$67.65	\$66.63	\$58.51	\$59.75	\$56.62	\$50.98
Paid PMPM		\$347.09	\$304.45	\$304.26	\$282.42	\$303.72	\$299.34
Med Benchmark			\$390.57	\$359.52	\$352.04	\$312.38	\$310.84
Rx Benchmark			\$109.07	\$97.95	\$90.65	\$88.91	\$81.93
Premium Benchmark			\$499.64	\$457.47	\$442.69	\$401.29	\$392.77



Prepared by:



Health Benefit History

Start	End	Carrier	Family Premium Amnt	EE portion % Amt In/Decrease	Benefit Changes	Comments
1-Jul-10	30-Jun-11	PEHP	\$181.50	11.7%		
1-Jul-11	30-Jun-12	PEHP	\$205.10	13.0%		
1-Jul-12	30-Jun-13	PEHP	\$224.60	9.5%		Sunset of retiree Medicare supplement plan
1-Jul-13	30-Jun-14	PEHP	\$250.68	11.6%	Individual deductible \$250 to \$1,000	Implemented \$500 HRA Sunset of retiree plan
1-Jul-14	30-Jun-15	SelectHealth	\$256.38	2.3%	ER copayment change to after deductible	Move to SelectHealth
1-Jul-15	30-Jun-16	SelectHealth	\$260.48	1.6%		Added Vision Plan through Eyemed
1-Jul-16	30-Jun-17	SelectHealth	\$273.50	5.0%		
1-Jul-17	30-Jun-18	SelectHealth	\$289.92	6.0%		Loss of University of Utah Hospitals
1-Jul-18	30-Jun-19	SelectHealth	\$301.52	4.0%		
1-Jul-19	30-Jun-20	SelectHealth	\$312.08	3.5%		Added Critical Illness / Cancer plan, Identity Protection. Moved to online enrollment
1-Jul-20	30-Jun-21	SelectHealth	\$320.51	2.7%		
1-Jul-21	30-Jun-22	SelectHealth	\$307.69	-4.0%		
1-Jul-22	30-Jun-23	SelectHealth	\$301.53	-2.0%		Switched to contingent funding
1-Jul-23	30-Jun-24	SelectHealth	\$298.52	-1.0%	Moved Dental to SelectHealth	Rate hold and was given a 1% bundling discount with dental, thus dental was moved from PEHP
1-Jul-24	30-Jun-25	SelectHealth	\$315.23	5.6%	Updated In and Out-of-Network Mental Health Copay to \$0	Moved to Preference Tier med network

Prepared by:

Top 10 Large Claimant Trend

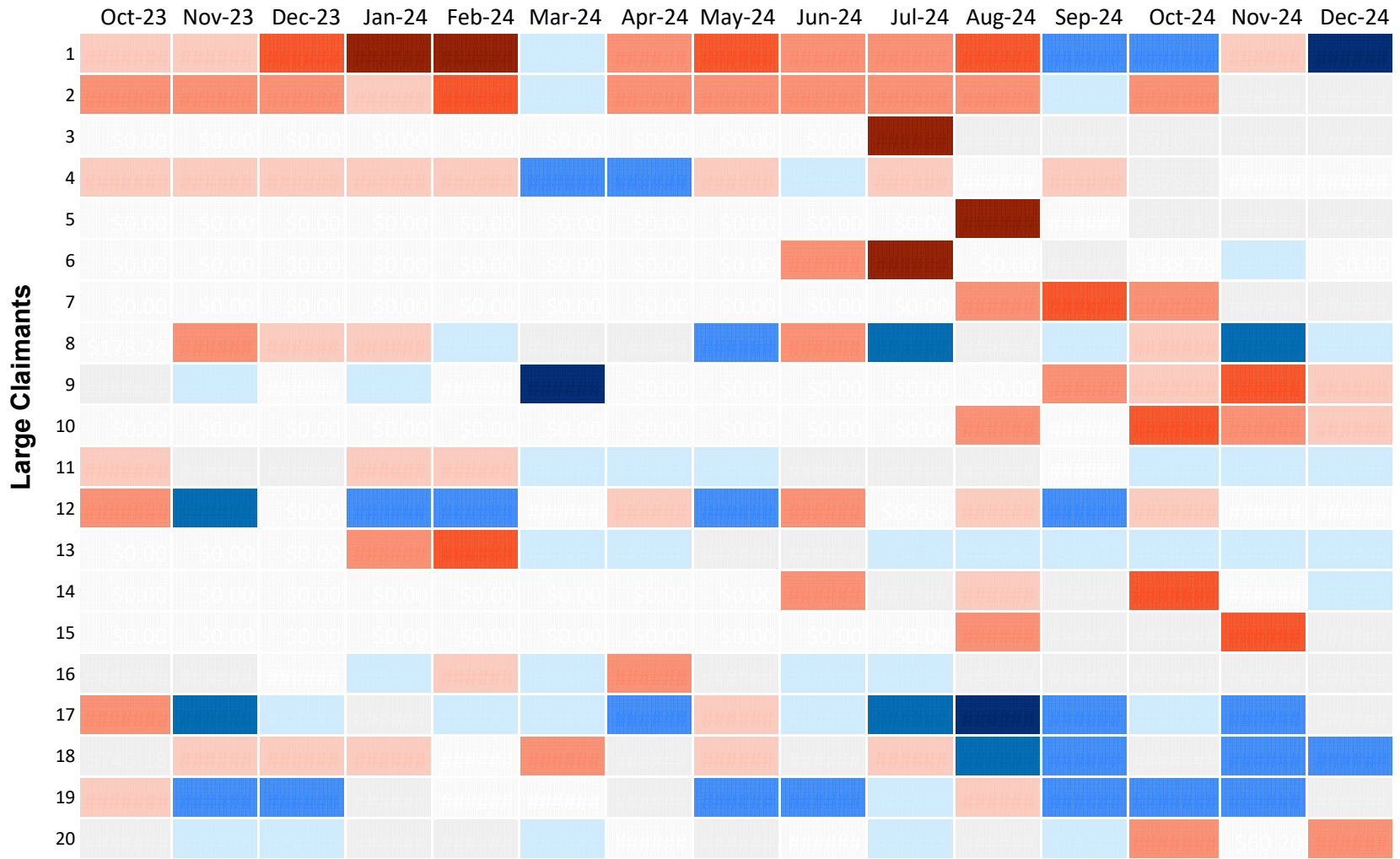
As of Dec 2024

Top 10 Large Claimants						
Jan 2024 - Dec 2024			Jan 2023 - Dec 2023			
Rank	Total Paid	Top 3 Diagnostic Categories	Total Paid	Top 3 Diagnostic Categories		\$ difference
1	\$363,790	Diseases of the circulatory system \$302,000 Diseases of the respiratory system \$20,272 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$69,532	Diseases of the circulatory system \$39,020 Diseases of the musculoskeletal system and connective tissue Symptoms, signs and abnormal clinical and laboratory finding		\$294,258
2	\$214,428	Pharmacy \$192,631 Diseases of the musculoskeletal system and connective tissue \$12,389 Diseases of the blood and blood-forming organs and certain disorders involving the immu	\$82,112	Pharmacy \$67,365 Factors influencing health status and contact with health servi Neoplasms \$3,465		\$132,315
3	\$91,408	Factors influencing health status and contact with health services \$88,099 Congenital malformations, deformations and chromosomal abnormalities \$1,680 Certain conditions originating in the perinatal period \$1,174	\$0			\$91,408
4	\$84,786	Pharmacy \$80,286 Diseases of the nervous system \$1,409 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$65,861	Pharmacy \$65,053 Diseases of the musculoskeletal system and connective tissue Diseases of the digestive system \$186		\$18,926
5	\$76,902	Factors influencing health status and contact with health services \$71,067 Certain conditions originating in the perinatal period \$4,614 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$0			\$76,902
6	\$73,395	Congenital malformations, deformations and chromosomal abnormalities \$51,845 Injury, poisoning and certain other consequences of external causes \$17,348 Diseases of the musculoskeletal system and connective tissue \$3,701	\$0			\$73,395
7	\$73,036	Neoplasms \$49,373 Injury, poisoning and certain other consequences of external causes \$16,615 Factors influencing health status and contact with health services \$4,563	\$0			\$73,036
8	\$71,382	Diseases of the digestive system \$55,908 Factors influencing health status and contact with health services \$12,760 Pharmacy \$866	\$67,367	Diseases of the digestive system \$55,682 Pharmacy \$5,215 Symptoms, signs and abnormal clinical and laboratory finding		\$4,015
9	\$69,328	Injury, poisoning and certain other consequences of external causes \$37,831 Pharmacy \$24,348 Diseases of the musculoskeletal system and connective tissue \$4,196	\$32,126	Diseases of the musculoskeletal system and connective tissue Factors influencing health status and contact with health servi Unclassified \$1,382		\$37,202
10	\$67,763	Mental, Behavioral and Neurodevelopmental disorders \$49,826 Injury, poisoning and certain other consequences of external causes \$7,898 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified :	\$0			\$67,763
Totals	\$1,186,219		\$316,997			\$869,221
	% of total claims	19.7%		5.9%		

Prepared by:

Large Claimant Heat Map

Change in Rolling 12 Claims



Claim Changes (\$)

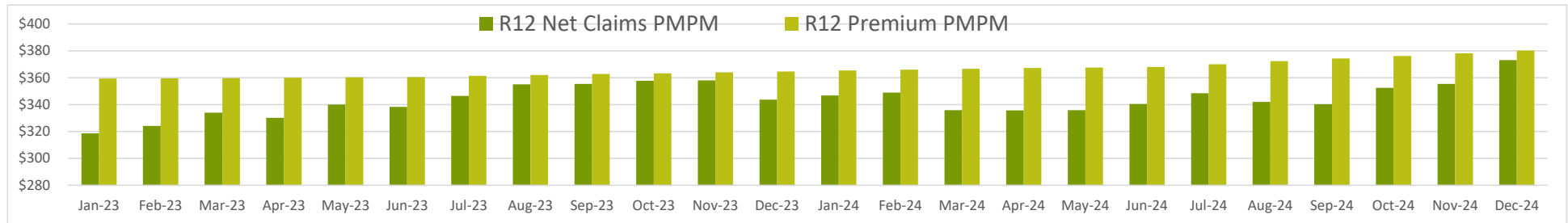
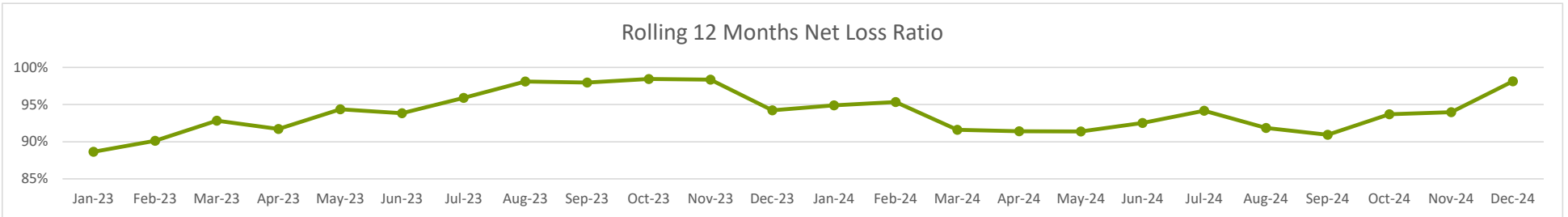


Prepared by:

 Arthur J. Gallagher & Co.

24 Months of Premiums vs Claims

Date	EEs	Mbs	Medical Claims	Rx Claims	Total Claims	Premium	Claims PMPM	Premium PMPM	Gross Loss Ratio	Admin	R12 Large Claims over Pooling	Rolling 12 Net Claims	Rolling 12 Premium	R12 Total Net Claims PMPM	Rolling 12 Prem PMPM	Rolling 12 Net Loss Ratio
Jan-23	440	1493	\$364,016	\$96,715	\$460,731	\$536,907	\$308.59	\$359.62	97.5%	\$62,691	\$140,555	\$5,795,527	\$6,538,106	\$318.59	\$359.41	88.6%
Feb-23	458	1519	\$388,502	\$86,727	\$475,229	\$551,093	\$312.86	\$362.80	97.8%	\$63,783	\$162,920	\$5,881,601	\$6,525,137	\$324.11	\$359.57	90.1%
Mar-23	456	1518	\$489,305	\$102,867	\$592,172	\$551,591	\$390.10	\$363.37	118.9%	\$63,741	\$166,138	\$6,045,038	\$6,511,880	\$333.98	\$359.77	92.8%
Apr-23	456	1518	\$324,591	\$91,523	\$416,114	\$552,195	\$274.12	\$363.76	86.9%	\$63,741	\$193,827	\$5,963,472	\$6,501,145	\$330.24	\$360.01	91.7%
May-23	453	1507	\$415,746	\$98,643	\$514,389	\$549,031	\$341.33	\$364.32	105.2%	\$63,279	\$143,385	\$6,123,685	\$6,488,705	\$340.05	\$360.32	94.4%
Jun-23	456	1512	\$356,551	\$99,237	\$455,788	\$553,752	\$301.45	\$366.24	93.8%	\$63,489	\$143,385	\$6,081,543	\$6,481,330	\$338.28	\$360.51	93.8%
Jul-23	453	1495	\$341,240	\$74,616	\$415,856	\$547,088	\$278.16	\$365.95	87.5%	\$62,775	\$76,744	\$6,219,770	\$6,486,052	\$346.56	\$361.40	95.9%
Aug-23	448	1490	\$458,268	\$89,352	\$547,620	\$541,448	\$367.53	\$363.39	112.7%	\$62,565	\$42,234	\$6,423,834	\$6,548,685	\$355.14	\$362.05	98.1%
Sep-23	445	1469	\$328,304	\$102,452	\$430,756	\$538,087	\$293.23	\$366.29	91.5%	\$61,683	\$0	\$6,415,440	\$6,548,952	\$355.37	\$362.76	98.0%
Oct-23	445	1465	\$377,232	\$98,456	\$475,688	\$535,720	\$324.70	\$365.68	100.3%	\$61,515	\$42,646	\$6,436,941	\$6,538,505	\$357.69	\$363.33	98.4%
Nov-23	444	1459	\$287,505	\$110,543	\$398,048	\$535,751	\$272.82	\$367.20	85.7%	\$61,263	\$0	\$6,426,617	\$6,533,260	\$358.05	\$363.99	98.4%
Dec-23	444	1460	\$119,622	\$99,210	\$218,832	\$537,537	\$149.88	\$368.18	52.1%	\$61,305	\$0	\$6,153,054	\$6,530,202	\$343.65	\$364.71	94.2%
Jan-24	446	1472	\$406,094	\$103,317	\$509,410	\$540,920	\$346.07	\$367.47	105.6%	\$61,809	\$0	\$6,200,851	\$6,534,215	\$346.73	\$365.37	94.9%
Feb-24	464	1489	\$428,820	\$113,525	\$542,345	\$550,883	\$364.23	\$369.97	109.8%	\$62,523	\$36,465	\$6,230,241	\$6,534,004	\$348.95	\$365.97	95.4%
Mar-24	457	1466	\$243,072	\$95,731	\$338,803	\$543,421	\$231.11	\$370.68	73.7%	\$61,557	\$32,608	\$5,978,547	\$6,525,834	\$335.84	\$366.58	91.6%
Apr-24	454	1453	\$313,156	\$95,762	\$408,917	\$539,709	\$281.43	\$371.44	87.1%	\$61,011	\$47,674	\$5,953,554	\$6,513,348	\$335.66	\$367.22	91.4%
May-24	456	1465	\$441,962	\$98,612	\$540,574	\$540,306	\$368.99	\$368.81	111.4%	\$61,515	\$82,154	\$5,943,496	\$6,504,623	\$335.89	\$367.60	91.4%
Jun-24	461	1484	\$456,273	\$95,537	\$551,809	\$549,957	\$371.84	\$370.59	111.7%	\$62,313	\$105,497	\$6,014,998	\$6,500,828	\$340.47	\$367.96	92.5%
Jul-24	458	1485	\$462,776	\$105,240	\$568,016	\$580,589	\$382.50	\$390.97	108.6%	\$62,355	\$117,847	\$6,154,388	\$6,534,328	\$348.55	\$370.07	94.2%
Aug-24	458	1488	\$359,289	\$98,750	\$458,039	\$581,563	\$307.82	\$390.84	89.5%	\$62,481	\$143,451	\$6,039,121	\$6,574,443	\$342.06	\$372.38	91.9%
Sep-24	459	1499	\$321,398	\$83,047	\$404,445	\$583,722	\$269.81	\$389.41	80.1%	\$62,943	\$138,227	\$6,019,292	\$6,620,079	\$340.36	\$374.33	90.9%
Oct-24	468	1517	\$563,817	\$135,684	\$699,501	\$587,084	\$461.11	\$387.00	130.0%	\$63,699	\$131,658	\$6,251,858	\$6,671,442	\$352.48	\$376.13	93.7%
Nov-24	470	1525	\$396,682	\$79,503	\$476,185	\$596,227	\$312.25	\$390.97	90.6%	\$64,035	\$138,084	\$6,326,341	\$6,731,918	\$355.35	\$378.13	94.0%
Dec-24	468	1526	\$422,228	\$109,310	\$531,538	\$598,000	\$348.32	\$391.87	99.6%	\$64,077	\$113,790	\$6,666,112	\$6,792,381	\$373.05	\$380.12	98.1%



Prepared by:

Top 30 Prescriptions - By Plan Paid

Top 30 Prescriptions - By Plan Paid																	
#	Drug Name	Usage/Treatment	Tier	Jan 2024 - Dec 2024					Jan 2023 - Dec 2023					% Change			
				Scripts	Allowed	Paid	Mbr Cost Per Rx	Plan Cost Per Rx	Scripts	Allowed	Paid	Mbr Cost Per Rx	Plan Cost Per Rx	Scripts	Allowed / Rx	Mbr Cost / Rx	Plan Cost / Rx
1	Jakafi	polycythemia vera (PV)	4	12	\$191,055	\$190,155	\$75	\$15,846	5	\$66,204	\$65,704	\$100	\$13,141	140.0%	20.2%	-25.0%	20.6%
2	Rinvoq	Moderately to severely active rheum	4	15	\$100,134	\$98,734	\$93	\$6,582	4	\$25,431	\$25,031	\$100	\$6,258	275.0%	5.0%	-6.7%	5.2%
3	Humira Pen	Crohn's disease, ulcerative colitis	4	11	\$75,387	\$74,487	\$82	\$6,772	13	\$89,094	\$87,851	\$96	\$6,758	-15.4%	0.0%	-14.5%	0.2%
4	Spravato 84Mg Dose	Treatment-resistant depression (TRC)	4	28	\$69,750	\$67,794	\$70	\$2,421	26	\$63,205	\$61,805	\$54	\$2,377	7.7%	2.5%	29.8%	1.9%
5	Cosentyx Sensoready Pen	Psoriasis	4	7	\$53,330	\$52,230	\$157	\$7,461	7	\$57,499	\$56,299	\$171	\$8,043	0.0%	-7.2%	-8.3%	-7.2%
6	Ajovy	migraine headaches in adults	2	43	\$31,045	\$30,120	\$22	\$700	41	\$28,128	\$27,103	\$25	\$661	4.9%	5.2%	-14.0%	6.0%
7	Vyvanse	ADHD	2	80	\$30,149	\$28,069	\$26	\$351	182	\$61,626	\$57,117	\$25	\$314	-56.0%	11.3%	4.9%	11.8%
8	Mounjaro	type 2 diabetes	2	22	\$28,601	\$27,976	\$28	\$1,272	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
9	Lisdexamfetamine Dimesylate	used to treat attention deficit hyperac	1	155	\$24,562	\$23,102	\$9	\$149	72	\$8,936	\$8,256	\$9	\$115	115.3%	27.7%	-0.3%	30.0%
10	Linzess	Constipation	2	19	\$21,933	\$21,233	\$37	\$1,118	12	\$10,386	\$10,136	\$21	\$845	58.3%	33.4%	76.8%	32.3%
11	Skyrizi Pen	Moderate to severe plaque psoriasis	4	1	\$20,807	\$20,707	\$100	\$20,707	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
12	Dash Pods (Gen 4)	diabetes	2	8	\$20,343	\$19,943	\$50	\$2,493	8	\$19,584	\$19,184	\$50	\$2,398	0.0%	3.9%	0.0%	4.0%
13	terone Cypionate	Treats low testorones in men	1	295	\$22,439	\$19,582	\$10	\$66	258	\$17,996	\$15,529	\$10	\$60	14.3%	9.0%	1.3%	10.3%
14	Farxiga	type 2 diabetes	2	21	\$18,203	\$17,528	\$32	\$835	10	\$15,865	\$15,365	\$50	\$1,537	110.0%	-45.4%	-35.7%	-45.7%
15	Xtampza Er	capsule-swallowing issues	2	12	\$17,327	\$17,177	\$13	\$1,431	12	\$16,941	\$16,741	\$17	\$1,395	0.0%	2.3%	-25.0%	2.6%
16	Jardiance	Diabetes	2	16	\$17,326	\$16,751	\$36	\$1,047	32	\$31,812	\$30,912	\$28	\$966	-50.0%	8.9%	27.8%	8.4%
17	Dexcom G7 Sensor	types of diabetes	2	16	\$16,954	\$16,554	\$25	\$1,035	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
18	Dexcom G6 Sensor	Diabetes	2	13	\$13,960	\$13,635	\$25	\$1,049	27	\$23,270	\$22,570	\$26	\$836	-51.9%	24.6%	-3.6%	25.5%
19	Eliquis	Prevents blood clots	2	12	\$13,541	\$13,141	\$33	\$1,095	15	\$14,486	\$14,086	\$27	\$939	-20.0%	16.8%	25.0%	16.6%
20	Nurtec	acute treatment of migraine with or w	2	13	\$13,388	\$13,113	\$21	\$1,009	13	\$12,169	\$11,869	\$23	\$913	0.0%	10.0%	-8.3%	10.5%
21	Trintellix	Depression medication	3	28	\$13,396	\$12,541	\$31	\$448	28	\$12,834	\$11,934	\$32	\$426	0.0%	4.4%	-5.0%	5.1%
22	Trelegy Ellipta	chronic obstructive pulmonary diseas	2	13	\$12,023	\$11,798	\$17	\$908	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
23	Ubrelyv	migraine headache	2	12	\$11,952	\$11,697	\$21	\$975	7	\$6,754	\$6,579	\$25	\$940	71.4%	3.2%	-15.0%	3.7%
24	Trulicity	Diabetes medication	2	10	\$9,520	\$9,270	\$25	\$927	19	\$20,668	\$20,268	\$21	\$1,067	-47.4%	-12.5%	18.8%	-13.1%
25	Xarelto	Blood thinner	2	6	\$9,507	\$9,207	\$50	\$1,535	13	\$16,572	\$16,147	\$33	\$1,242	-53.8%	24.3%	52.9%	23.5%
26	Amphetamine/Dextroamphetamine	ADHD & Narcolepsy	1	478	\$13,371	\$9,003	\$9	\$19	374	\$11,293	\$7,739	\$10	\$21	27.8%	-7.4%	-3.9%	-9.0%
27	Repatha Sureclick	(evolocumab) - FDA Approved Treat	2	9	\$9,132	\$8,807	\$36	\$979	4	\$6,330	\$6,130	\$50	\$1,532	125.0%	-35.9%	-27.8%	-36.1%
28	Keppra Xr	Seizures	3	3	\$9,140	\$8,735	\$135	\$2,912	-	\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A
29	Methylphenidate Hydrochloride	Attention-Deficit Hyperactivity Disord	1	268	\$10,939	\$8,473	\$9	\$32	157	\$6,930	\$5,532	\$9	\$35	70.7%	-7.5%	3.4%	-10.3%
30	Estradiol	Menopause	1	196	\$9,935	\$8,095	\$9	\$41	123	\$6,079	\$5,032	\$9	\$41	59.3%	2.6%	10.2%	1.0%

Count By Tiers	
Tier 1	5
Tier 2	17
Tier 3	2
Tier 4	6
Cost By Tiers	
Tier 1	\$68,254
Tier 2	\$286,020
Tier 3	\$21,277
Tier 4	\$504,107

Scripts By Tiers	
Tier 1	1,392
Tier 2	325
Tier 3	31
Tier 4	74
Cost Per Script by Tiers	
Tier 1	\$49.03
Tier 2	\$880.06
Tier 3	\$686.35
Tier 4	\$6,812.26

Prepared by:

Top 30 Prescriptions - By Volume Prescribed

Top 30 Prescriptions - By Plan Paid																	
#	Drug Name	Usage/Treatment	Tier	Jan 2024 - Dec 2024					Jan 2023 - Dec 2023					% Change			
				Scripts	Allowed	Paid	Mbr Cost Per Rx	Plan Cost Per Rx	Scripts	Allowed	Paid	Mbr Cost Per Rx	Plan Cost Per Rx	Scripts	Allowed / Rx	Mbr Cost / Rx	Plan Cost / Rx
1	Amphetamine/Dextroampheta	ADHD & Narcolepsy	1	478	\$13,371	\$9,003	\$9.14	\$18.84	374	\$11,293	\$7,739	\$9.50	\$20.69	27.8%	-7.4%	-3.9%	-9.0%
2	Testosterone Cypionate	Treats low testorones in men	1	295	\$22,439	\$19,582	\$9.69	\$66.38	258	\$17,996	\$15,529	\$9.56	\$60.19	14.3%	9.0%	1.3%	10.3%
3	Methylphenidate Hydrochlo	Attention-Deficit Hyperactivity Disc	1	268	\$10,939	\$8,473	\$9.20	\$31.61	157	\$6,930	\$5,532	\$8.90	\$35.24	70.7%	-7.5%	3.4%	-10.3%
4	Bupropion Hydrochloride E	antidepressant	1	264	\$10,198	\$8,006	\$8.30	\$30.33	344	\$10,634	\$7,933	\$7.85	\$23.06	-23.3%	25.0%	5.7%	31.5%
5	Levothyroxine Sodium	Hypothyroidism	1	256	\$5,759	\$3,543	\$8.66	\$13.84	295	\$9,572	\$7,030	\$8.62	\$23.83	-13.2%	-30.7%	0.5%	-41.9%
6	Amoxicillin	Antibiotic for infections	1	212	\$1,974	\$339	\$7.71	\$1.60	243	\$2,106	\$335	\$7.29	\$1.38	-12.8%	7.4%	5.8%	15.9%
7	Fluoxetine Hydrochloride	depression, obsessive-compulsiv	1	201	\$3,770	\$2,087	\$8.37	\$10.38	195	\$3,816	\$2,327	\$7.63	\$11.93	3.1%	-4.2%	9.6%	-13.0%
8	Estradiol	Menopause	1	196	\$9,935	\$8,095	\$9.39	\$41.30	123	\$6,079	\$5,032	\$8.52	\$40.91	59.3%	2.6%	10.2%	1.0%
9	Escitalopram Oxalate	Depression, anxiety	1	196	\$4,405	\$2,774	\$8.33	\$14.15	206	\$4,486	\$2,791	\$8.23	\$13.55	-4.9%	3.2%	1.2%	4.5%
10	Zolpidem Tartrate	Insomnia	1	181	\$2,169	\$754	\$7.82	\$4.17	195	\$1,932	\$547	\$7.10	\$2.80	-7.2%	21.0%	10.1%	48.6%
11	Trazodone Hydrochloride	depression, anxiety, sleep and pai	1	169	\$3,315	\$1,868	\$8.57	\$11.05	172	\$2,663	\$1,272	\$8.09	\$7.39	-1.7%	26.7%	5.9%	49.5%
12	Spironolactone	Edema, hypertension	1	164	\$4,465	\$3,009	\$8.88	\$18.35	111	\$3,601	\$2,588	\$9.12	\$23.32	47.7%	-16.1%	-2.7%	-21.3%
13	Valacyclovir Hydrochlorid	used to treat herpes virus infectio	1	158	\$2,739	\$1,524	\$7.69	\$9.64	146	\$2,665	\$1,510	\$7.91	\$10.34	8.2%	-5.0%	-2.8%	-6.8%
14	Lisdexamfetamine Dimesyla	used to treat attention deficit hype	1	155	\$24,562	\$23,102	\$9.42	\$149.04	72	\$8,936	\$8,256	\$9.44	\$114.67	115.3%	27.7%	-0.3%	30.0%
15	Progesterone	Contraceptive	1	144	\$5,135	\$3,877	\$8.74	\$26.92	90	\$3,404	\$2,704	\$7.78	\$30.05	60.0%	-5.7%	12.3%	-10.4%
16	Losartan Potassium	High blood preasure, diabetes typ	1	139	\$2,900	\$1,669	\$8.85	\$12.01	118	\$2,575	\$1,586	\$8.38	\$13.44	17.8%	-4.4%	5.6%	-10.6%
17	Albuterol Sulfate Hfa	bronchospasm.	1	132	\$5,111	\$3,913	\$9.08	\$29.64	175	\$7,568	\$5,898	\$9.54	\$33.70	-24.6%	-10.5%	-4.8%	-12.1%
18	Prednisone	Inflammation, allergies	1	121	\$511	\$64	\$3.70	\$0.53	133	\$570	\$111	\$3.45	\$0.84	-9.0%	-1.3%	7.4%	-37.1%
19	Sertraline Hydrochloride	Adverse effect of selective seroto	1	116	\$2,593	\$1,671	\$7.95	\$14.40	110	\$2,653	\$1,750	\$8.21	\$15.91	5.5%	-7.3%	-3.1%	-9.5%
20	Lisinopril	High blood pressure	1	106	\$1,870	\$1,026	\$7.96	\$9.68	136	\$1,953	\$1,022	\$6.85	\$7.51	-22.1%	22.9%	N/A	28.9%
21	Ondansetron Odt	Nausea	1	105	\$1,353	\$552	\$7.63	\$5.26	86	\$1,040	\$405	\$7.39	\$4.71	22.1%	6.5%	3.2%	11.8%
22	Azithromycin	Bacterial infections	1	103	\$1,080	\$330	\$7.29	\$3.20	93	\$650	\$208	\$4.76	\$2.23	10.8%	50.1%	53.2%	43.4%
23	Gabapentin	Seizures, RLS, shingles	1	103	\$3,602	\$2,729	\$8.47	\$26.50	111	\$3,108	\$2,274	\$7.52	\$20.48	-7.2%	24.9%	N/A	29.4%
24	Cephalexin	Antibiotic	1	102	\$1,970	\$1,113	\$8.41	\$10.91	98	\$1,684	\$853	\$8.48	\$8.70	4.1%	12.5%	-0.8%	25.3%
25	Ibuprofen	Anti-inflammatory, pain	1	101	\$1,341	\$571	\$7.62	\$5.65	107	\$1,321	\$569	\$7.03	\$5.32	-5.6%	7.5%	8.5%	6.2%
26	Atorvastatin Calcium	High cholesterol	1	98	\$2,055	\$2,055	\$0.00	\$20.97	131	\$2,892	\$2,852	\$0.30	\$21.77	-25.2%	-5.0%	-100.0%	-3.7%
27	Metformin Hydrochloride	Diabetes	1	97	\$1,968	\$1,202	\$7.90	\$12.39	74	\$1,176	\$661	\$6.97	\$8.93	31.1%	27.6%	13.2%	38.8%
28	Montelukast Sodium	Asthma	1	94	\$1,928	\$1,158	\$8.19	\$12.32	133	\$2,633	\$1,520	\$8.38	\$11.43	-29.3%	3.6%	-2.2%	7.8%
29	Metformin Hydrochloride E	treat high blood sugar levels that	1	93	\$1,887	\$1,155	\$7.87	\$12.42	75	\$2,078	\$1,499	\$7.72	\$19.99	24.0%	-26.8%	2.0%	-37.9%
30	Citalopram Hydrobromide	Depression	1	87	\$1,547	\$912	\$7.30	\$10.49	98	\$1,666	\$822	\$8.61	\$8.39	-11.2%	4.6%	-15.2%	24.9%

Count By Tiers	
Tier 1	30
Tier 2	0
Tier 3	0
Tier 4	0
Cost By Tiers	
Tier 1	\$116,154
Tier 2	\$0
Tier 3	\$0
Tier 4	\$0

Scripts By Tiers	
Tier 1	4,934
Tier 2	-
Tier 3	-
Tier 4	-
Cost Per Script by Tiers	
Tier 1	\$23.54
Tier 2	
Tier 3	
Tier 4	

Prepared by:

Top 30 Prescriptions - Rolling 12 by month

Top 30 Prescriptions - By Plan Paid (Number of Prescriptions)															
#	Drug Name	Usage/Treatment	Tier	Jan-24 Scripts	Feb-24 Scripts	Mar-24 Scripts	Apr-24 Scripts	May-24 Scripts	Jun-24 Scripts	Jul-24 Scripts	Aug-24 Scripts	Sep-24 Scripts	Oct-24 Scripts	Nov-24 Scripts	Dec-24 Scripts
1	Jakafi	polycythemia vera (PV)	4	6	8	8	9	10	11	12	13	12	12	12	12
2	Rinvoq	Moderately to severely active rheum	4	5	6	7	8	9	10	11	11	13	14	14	15
3	Humira Pen	Crohn's disease, ulcerative colitis	4	14	14	16	16	16	15	16	17	15	14	12	11
4	Spravato 84Mg Dose	Treatment-resistant depression (TRI	4	28	29	32	32	29	29	28	29	29	28	26	28
5	Cosentyx Sensoready Pen	Psoriasis	4	7	6	6	7	6	6	6	7	6	7	7	7
6	Ajovy	migraine headaches in adults	2	43	46	47	48	48	50	50	48	46	46	44	43
7	Vyvanse	ADHD	2	166	150	140	130	115	92	79	62	64	72	79	80
8	Mounjaro	type 2 diabetes	2	-	-	2	2	5	6	10	12	14	18	20	22
9	Lisdexamfetamine Dimesyla	used to treat attention deficit hypera	1	91	98	105	113	126	140	157	169	167	158	154	155
10	Linzess	Constipation	2	14	13	12	13	13	14	13	14	15	17	18	19
11	Skyrizi Pen	Moderate to severe plaque psoriasis	4	-	-	-	-	-	-	-	-	-	1	1	1
12	Omnipod Dash Pods (Gen 4)	diabetes	2	8	8	8	8	8	8	8	8	7	9	8	8
13	Testosterone Cypionate	Treats low testorones in men	1	255	265	263	273	266	273	264	273	283	284	288	295
14	Farxiga	type 2 diabetes	2	8	9	8	8	7	7	9	10	11	14	18	21
15	Xtampza Er	capsule-swallowing issues	2	12	12	12	12	12	12	12	12	12	12	12	12
16	Jardiance	Diabetes	2	31	31	26	26	24	21	23	22	21	20	20	16
17	Dexcom G7 Sensor	types of diabetes	2	3	3	3	5	7	8	11	12	13	14	15	16
18	Dexcom G6 Sensor	Diabetes	2	26	27	27	26	24	24	22	19	16	17	15	13
19	Eliquis	Prevents blood clots	2	14	12	12	12	12	12	11	11	11	12	11	12
20	Nurtec	acute treatment of migraine with or v	2	13	16	15	15	16	17	17	16	15	15	14	13
21	Trintellix	Depression medication	3	24	24	23	23	25	27	28	29	30	31	31	28
22	Trelegy Ellipta	chronic obstructive pulmonary disea	2	-	3	4	4	5	7	7	8	9	9	11	13
23	Ubrelyv	migraine headache	2	8	9	8	9	10	11	10	12	11	11	12	12
24	Trulicity	Diabetes medication	2	19	18	16	16	16	14	12	10	10	10	9	10
25	Xarelto	Blood thinner	2	10	11	12	9	10	8	9	8	7	8	7	6
26	Amphetamine/Dextroampheta	ADHD & Narcolepsy	1	388	392	392	401	419	432	452	463	462	464	470	478
27	Repatha Sureclick	(evolocumab) - FDA Approved Trea	2	4	3	4	4	4	4	3	5	6	7	8	9
28	Keppra Xr	Seizures	3	-	-	1	1	1	2	2	2	2	3	3	3
29	Methylphenidate Hydrochlo	Attention-Deficit Hyperactivity Disor	1	166	176	179	188	195	198	212	221	237	242	258	268
30	Estradiol	Menopause	1	122	125	130	130	134	137	143	151	162	171	187	196

Prepared by:

Top 30 Prescriptions - Rolling 12 by month

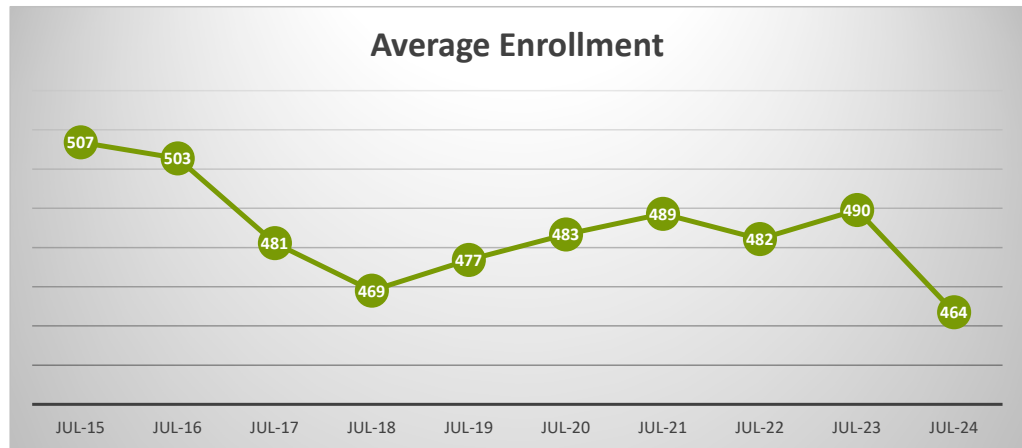
Top 30 Prescriptions - By Plan Paid (Plan Paid Amount)																
#	Drug Name	Usage/Treatment	Tier	Jan-24 Paid	Feb-24 Paid	Mar-24 Paid	Apr-24 Paid	May-24 Paid	Jun-24 Paid	Jul-24 Paid	Aug-24 Paid	Sep-24 Paid	Oct-24 Paid	Nov-24 Paid	Dec-24 Paid	
1	Jakafi	polycythemia vera (PV)	4	\$81,453	\$112,949	\$112,949	\$128,698	\$144,446	\$160,195	\$175,943	\$191,692	\$188,621	\$189,132	\$189,643	\$190,155	
2	Rinvoq	Moderately to severely active rheum	4	\$31,606	\$38,182	\$44,758	\$51,333	\$57,909	\$64,484	\$71,060	\$71,378	\$84,529	\$91,423	\$91,740	\$98,734	
3	Humira Pen	Crohn's disease, ulcerative colitis	4	\$94,604	\$94,604	\$108,111	\$108,211	\$108,311	\$101,501	\$108,254	\$115,008	\$101,501	\$94,747	\$81,241	\$74,487	
4	Spravato 84Mg Dose	Treatment-resistant depression (TRI	4	\$66,138	\$69,541	\$77,544	\$75,687	\$67,102	\$65,236	\$63,369	\$65,673	\$65,891	\$64,025	\$59,855	\$67,794	
5	Cosentyx Sensoready Pen	Psoriasis	4	\$49,112	\$42,124	\$42,627	\$50,118	\$43,131	\$43,834	\$43,834	\$51,324	\$44,337	\$51,827	\$52,230	\$52,230	
6	Ajovy	migraine headaches in adults	2	\$28,550	\$30,737	\$31,546	\$32,436	\$32,604	\$34,146	\$34,290	\$33,055	\$31,793	\$31,915	\$30,687	\$30,120	
7	Vyvanse	ADHD	2	\$52,029	\$46,987	\$44,065	\$41,347	\$36,772	\$29,831	\$26,294	\$21,298	\$22,132	\$24,939	\$27,439	\$28,069	
8	Mounjaro	type 2 diabetes	2	\$0	\$0	\$2,018	\$2,018	\$6,956	\$7,973	\$13,918	\$15,946	\$17,974	\$23,920	\$25,948	\$27,976	
9	Lisdexamfetamine Dimesyla	used to treat attention deficit hypera	1	\$10,367	\$11,345	\$12,469	\$13,796	\$15,859	\$17,736	\$20,326	\$22,117	\$22,001	\$21,227	\$21,706	\$23,102	
10	Linzess	Constipation	2	\$12,125	\$12,108	\$10,703	\$12,653	\$13,120	\$14,637	\$14,212	\$15,676	\$16,276	\$18,248	\$19,718	\$21,233	
11	Skyrizi Pen	Moderate to severe plaque psoriasis	4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,707	\$20,707	\$20,707	
12	Omnipod Dash Pods (Gen 4)	diabetes	2	\$19,184	\$19,325	\$19,325	\$19,325	\$19,469	\$19,612	\$19,612	\$19,748	\$17,302	\$22,324	\$19,878	\$19,943	
13	Testosterone Cypionate	Treats low testorones in men	1	\$15,606	\$16,326	\$16,319	\$17,100	\$16,711	\$17,432	\$17,250	\$18,007	\$18,892	\$18,722	\$19,142	\$19,582	
14	Farxiga	type 2 diabetes	2	\$12,310	\$13,905	\$12,353	\$12,398	\$10,850	\$9,875	\$11,975	\$11,502	\$12,042	\$13,710	\$15,904	\$17,528	
15	Xtampza Er	capsule-swallowing issues	2	\$16,798	\$16,855	\$16,912	\$16,945	\$16,977	\$17,009	\$17,041	\$17,073	\$17,105	\$17,138	\$17,170	\$17,177	
16	Jardiance	Diabetes	2	\$30,369	\$31,467	\$25,444	\$25,444	\$24,341	\$21,542	\$24,862	\$24,359	\$22,751	\$22,195	\$22,195	\$16,751	
17	Dexcom G7 Sensor	types of diabetes	2	\$3,101	\$3,101	\$3,101	\$5,182	\$7,238	\$8,266	\$11,374	\$12,402	\$13,430	\$14,472	\$15,526	\$16,554	
18	Dexcom G6 Sensor	Diabetes	2	\$22,165	\$23,882	\$23,911	\$23,097	\$21,198	\$21,922	\$21,253	\$18,945	\$16,571	\$17,662	\$15,609	\$13,635	
19	Eliquis	Prevents blood clots	2	\$12,544	\$12,551	\$12,585	\$12,713	\$13,824	\$13,824	\$13,384	\$13,478	\$13,505	\$14,051	\$11,470	\$13,141	
20	Nurtec	acute treatment of migraine with or v	2	\$11,914	\$14,776	\$13,887	\$14,024	\$15,233	\$16,306	\$16,443	\$15,574	\$14,662	\$14,799	\$14,025	\$13,113	
21	Trintellix	Depression medication	3	\$10,273	\$10,311	\$9,936	\$9,978	\$10,911	\$11,913	\$12,383	\$12,858	\$13,333	\$13,788	\$13,826	\$12,541	
22	Trelegy Ellipta	chronic obstructive pulmonary disea	2	\$0	\$1,497	\$2,138	\$2,138	\$3,158	\$5,664	\$5,664	\$6,280	\$8,110	\$8,110	\$9,347	\$11,798	
23	Ubrelyv	migraine headache	2	\$7,564	\$8,550	\$7,608	\$8,593	\$9,579	\$10,624	\$9,682	\$11,696	\$10,813	\$10,813	\$11,634	\$11,697	
24	Trulicity	Diabetes medication	2	\$20,306	\$19,430	\$17,627	\$16,040	\$16,053	\$14,258	\$10,888	\$9,118	\$9,156	\$9,194	\$8,305	\$9,270	
25	Xarelto	Blood thinner	2	\$12,824	\$14,349	\$15,893	\$12,401	\$13,926	\$11,978	\$13,503	\$12,051	\$10,583	\$12,127	\$10,675	\$9,207	
26	Amphetamine/Dextroampheta	ADHD & Narcolepsy	1	\$8,076	\$8,134	\$8,269	\$8,424	\$8,774	\$8,969	\$9,247	\$9,180	\$8,938	\$8,681	\$8,680	\$9,003	
27	Repatha Sureclick	(evolocumab) - FDA Approved Trea	2	\$6,130	\$4,597	\$6,149	\$6,149	\$6,169	\$6,169	\$4,636	\$6,708	\$7,228	\$7,767	\$8,287	\$8,807	
28	Keppra Xr	Seizures	3	\$0	\$0	\$2,912	\$2,912	\$2,912	\$5,824	\$5,824	\$5,824	\$5,824	\$8,735	\$8,735	\$8,735	
29	Methylphenidate Hydrochlo	Attention-Deficit Hyperactivity Disorc	1	\$5,629	\$5,832	\$6,048	\$6,376	\$6,479	\$6,626	\$6,894	\$6,867	\$7,321	\$7,549	\$7,768	\$8,473	
30	Estradiol	Menopause	1	\$5,162	\$5,259	\$5,436	\$5,334	\$5,509	\$5,486	\$5,597	\$5,842	\$6,356	\$6,504	\$7,310	\$8,095	

Prepared by:

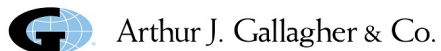
Enrollment

Enrollment												
	Jan 2024 - Dec 2024				Jan 2023 - Dec 2023				% Change			
	Average Enrollment Current Rolling 12 Months				Average Enrollment Prior Rolling 12 Months							
	Select Med		Select Care		Select Med		Select Care		Select Med		Select Care	
	Select Med	Select Care	Early Retiree	Early Retiree	Select Med	Select Care	Early Retiree	Early Retiree	Select Med	Select Care	Early Retiree	Early Retiree
Single	88	16	4	3	82	18	5	3	7.1%	-11.2%	-18.2%	2.9%
Two Party	48	14	0	0	48	12	0	0	0.3%	13.5%		
Emp + Child	14	2	0	0	13	2	0	0	7.7%	0.0%		
Emp + Children	18	0	0	0	17	0	0	0	7.4%			
Family	234	22	0	0	233	23	0	0	0.8%	-1.1%		
Total Enrolled	402	55	4	3	392	55	5	3	2.6%	-0.3%	-18.2%	2.9%
Average Subscribers			460				450				2.2%	
Average Members			1489				1492				-0.2%	

Dec 2024	Current Enrollment			
	Select Med		Select Care	
	Select Med	Select Care	Early Retiree	Early Retiree
Single	79	16	3	3
Two Party	53	13	0	0
Emp + Child	14	2	0	0
Emp + Children	17	1	0	0
Family	243	24	0	0
Total Enrolled	406	56	3	3
Total Subscribers		468		
Total Members		1526		

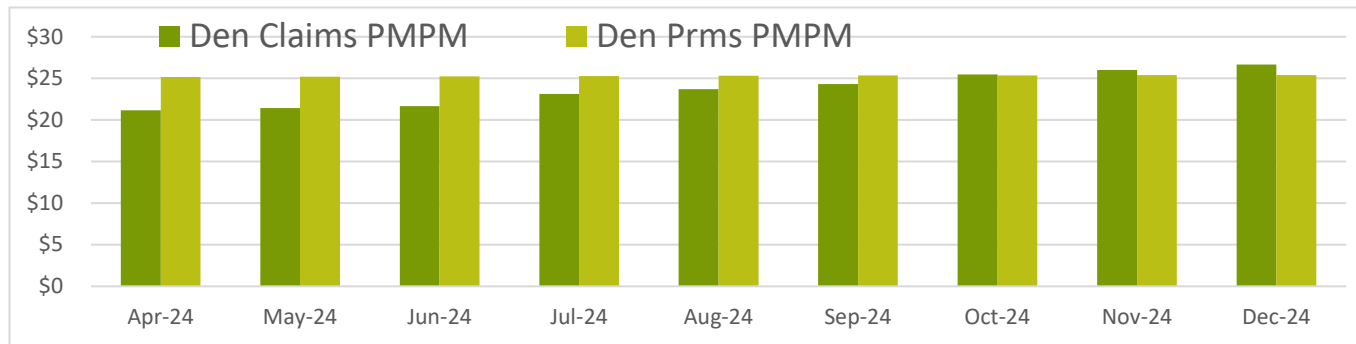
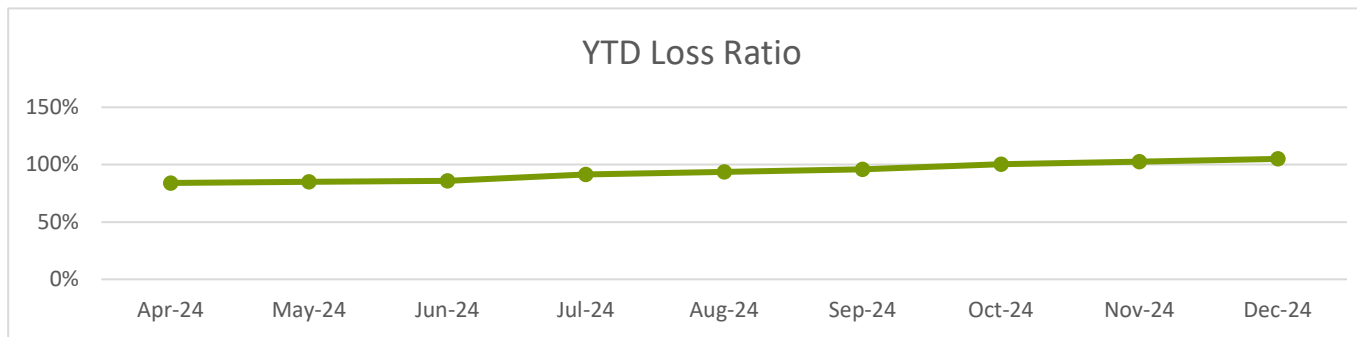


Prepared by:



Dental Claims

Date	Subs	Mbrs	Dental Claims	Premiums	YTD Paid Claims	YTD Premiums	Den Claims PMPM	Den Prms PMPM	YTD Loss Ratio
Apr-24	475	1560	\$48,180	\$39,824	\$335,128	\$398,763	\$21.16	\$25.18	84.0%
May-24	475	1562	\$37,740	\$39,808	\$372,869	\$438,571	\$21.43	\$25.21	85.0%
Jun-24	481	1583	\$38,568	\$40,314	\$411,436	\$478,884	\$21.67	\$25.23	85.9%
Jul-24	479	1591	\$37,922	\$40,271	\$438,656	\$479,220	\$23.14	\$25.28	91.5%
Aug-24	478	1592	\$43,144	\$40,323	\$449,620	\$480,043	\$23.71	\$25.32	93.7%
Sep-24	475	1588	\$37,478	\$40,309	\$461,838	\$481,087	\$24.33	\$25.35	96.0%
Oct-24	480	1600	\$58,005	\$40,544	\$483,614	\$481,743	\$25.46	\$25.36	100.4%
Nov-24	490	1612	\$50,962	\$41,135	\$495,419	\$483,141	\$26.03	\$25.38	102.5%
Dec-24	491	1614	\$48,555	\$41,220	\$508,758	\$484,503	\$26.67	\$25.40	105.0%



Prepared by:



Insurance | Risk Management | Consulting

Current Plan Year (6 months) Jul 2024 - Dec 2024
Prior Plan Year Jul 2023 - Jun 2024
Current Rolling 12 Months Jan 2024 - Dec 2024
Prior Rolling 12 Months Jan 2023 - Dec 2023
Current Medical Carrier SelectHealth
Pooling Point \$250,000

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

Prepared by:

 Arthur J. Gallagher & Co.

2025 Renewal and Marketing Analysis

Unified Fire Authority

Presented By:

Michelle Morse | Area Vice President

+1 801 559 2927

Michelle_Morse@AJG.com



Insurance | Risk Management | Consulting

Gallagher Benefit Services, Inc.

Unified Fire Authority
 Medical | Fully-Insured Renewal | Effective 07/01/2025

Carrier Name Plan Name	CURRENT		RENEWAL			
	SelectHealth		SelectHealth			
	Med / Value Tier \$1,000	Care / Value Tier \$1,000	Med / Value Tier \$1,000	Care / Value Tier \$1,000		
PLAN DESIGN*						
In-Network Benefits	Med / Value Network	Care / Value Network	Med / Value Network	Care / Value Network		
Deductible Type	Embedded	Embedded	Embedded	Embedded		
Calendar Year (CY) Deductible (Individual / Family)	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000		
Out-of-Pocket Max Type	Embedded	Embedded	Embedded	Embedded		
CY Out-of-Pocket Max (Individual / Family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000		
Coinsurance (member pays after deductible)	20%	20%	20%	20%		
Preventive Care	Covered 100%	Covered 100%	Covered 100%	Covered 100%		
Primary Care Visit	\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay		
Specialist Visit	\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay		
Urgent Care	\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay		
Emergency Room	\$75 Copay after deductible	\$75 Copay after deductible	\$75 Copay after deductible	\$75 Copay after deductible		
Inpatient Hospital	20% after deductible	20% after deductible	20% after deductible	20% after deductible		
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible	20% after deductible		
	Ambulatory Surgical: 10% after deductible	Ambulatory Surgical: 10% after deductible	Ambulatory Surgical: 10% after deductible	Ambulatory Surgical: 10% after deductible		
Chiropractic (visit limits may apply)	\$15 Copay (20 Visits)	\$15 Copay (20 Visits)	\$15 Copay (20 Visits)	\$15 Copay (20 Visits)		
Diagnostic Test (X-ray, blood work)	Covered 100%	Covered 100%	Covered 100%	Covered 100%		
Imaging (CT/PET scan, MRI)	Diagnostic Tests Major: 20% after deductible Imaging: 10% after deductible	Diagnostic Tests Major: 20% after deductible Imaging: 10% after deductible	Diagnostic Tests Major: 20% after deductible Imaging: 10% after deductible	Diagnostic Tests Major: 20% after deductible Imaging: 10% after deductible		
Prescription Drug Benefit						
Retail	30 Days	30 Days	30 Days	30 Days		
Tier I / Tier II / Tier III	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45	\$10 / \$25 / \$45		
Specialty	\$100	\$100	\$100	\$100		
Mail Order	90 Days	90 Days	90 Days	90 Days		
Tier I / Tier II / Tier III	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135		
Out-of-Network Benefits						
Deductible Type	Embedded	Embedded	Embedded	Embedded		
CY Deductible (Individual / Family)	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000		
Out-of-Pocket Max Type	Embedded	Embedded	Embedded	Embedded		
CY Out-of-Pocket Max (Individual / Family)	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000		
Coinsurance (member pays after deductible)	40%	40%	40%	40%		
COST ANALYSIS						
PEPM Rates	Med/ Value	Care/ Value	Med / Value Tier \$1,000	Care / Value Tier \$1,000	Med / Value Tier \$1,000	Care / Value Tier \$1,000
Employee (EE) Only	93	14	\$525.40	\$539.60	\$577.40	\$593.00
EE + 1 Dep	75	17	\$1,156.20	\$1,187.40	\$1,270.70	\$1,305.00
EE + Family	262	22	\$1,576.80	\$1,618.90	\$1,732.90	\$1,779.20
Total Enrollment	430	53				
Estimated Monthly Premium			\$548,699	\$63,356	\$603,021	\$69,629
Estimated Annual Premium			\$6,584,386	\$760,272	\$7,236,246	\$835,553
	Dollar Difference from Current				\$651,860	\$75,281
	Percent Change from Current				9.9%	9.9%
Total Combined Annual Cost						
			CURRENT		RENEWAL	
Estimated Annual Premium			\$7,344,658		\$8,071,799	
	Dollar Difference from Current				\$727,141	
	Percent Change from Current				9.9%	
PLAN PROVISIONS						
Rate Guarantee			1 Year rate guarantee ending 06/30/2025		1 Year rate guarantee ending 06/30/2026	
Eligibility			FTE 30HRS/WK		FTE 30HRS/WK	

*NOTE: Benefit deviations from Current are identified in blue font
 Notes and Assumptions

Unified Fire Authority
 Dental | Fully-Insured Renewal | Effective 07/01/2025

		CURRENT		RENEWAL	
Carrier Name		Select Health Inc.		Select Health Inc.	
Plan Name		Dental Plan		Dental Plan	
PLAN DESIGN*					
Network		INN Classic Network	OON	INN Classic Network	OON
Calendar Year (CY) Deductible (Individual / Family)		\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
Annual Maximum		\$1,500	\$1,500	\$1,500	\$1,500
Coinsurance					
Preventive Services		100%	80%	100%	80%
Cleaning Frequency		2 per year	2 per year	2 per year	2 per year
Deductible Waived?		Yes	Yes	Yes	Yes
Basic		80%	60%	80%	60%
Periodontics		80%	60%	80%	60%
Endodontics		80%	60%	80%	60%
Major		50%	30%	50%	30%
Major Waiting period		None	None	None	None
Implants		50%	30%	50%	30%
Orthodontics		50%	50%	50%	50%
Maximum Age		Children and Adult	Children and Adult	Children and Adult	Children and Adult
Deductible		No	No	No	No
Lifetime Max		\$1,500	\$1,500	\$1,500	\$1,500
Ortho Waiting Period		None	None	None	None
OON Reimbursement Level		MAC		MAC	
COST ANALYSIS					
PEPM Rates		Dental Plan		Dental Plan	
Enrollment					
Employee (EE) Only	105	\$49.10		\$52.00	
EE + 1 Dep	108	\$67.10		\$71.10	
EE + Family	293	\$101.50		\$107.50	
Total Enrollment		506			
Estimated Monthly Premium		\$42,142		\$44,636	
Estimated Annual Premium		\$505,702		\$535,636	
Dollar Difference from Current				\$29,934	
Percent Change from Current				5.9%	
PLAN PROVISIONS					
Rate Guarantee		1 Year rate guarantee ending 06/30/2025		1 Year rate guarantee ending 06/30/2026	
Premium Paid Basis		Contributory (Employee pays all or a portion of the premium)		Contributory (Employee pays all or a portion of the premium)	
Eligibility		FTE 30HRS/WK		FTE 30HRS/WK	

*NOTE: Benefit deviations from Current are identified in blue font

**Exclusions/limitations may apply

Notes and Assumptions

Unified Fire Authority
 Vision | Renewal | Effective 07/01/2025

		CURRENT / RENEWAL	
Carrier Name		EyeMed	
Plan Name		Vision Plan	
PLAN DESIGN*			
Network Name	INN	Insight	OON
Exam (including eyewear exam)			
Frequency	12 Months		12 Months
Benefit	\$10 Copay; Plus Provider: \$0 Copay		Reimburse up to \$40
Lenses			
Frequency	12 Months		12 Months
Single	\$25 Copay		Reimburse up to \$30
Bifocal	\$25 Copay		Reimburse up to \$50
Trifocal	\$25 Copay		Reimburse up to \$70
Standard Progressive	\$90 Copay		Reimburse up to \$50
Frames			
Frequency	12 Months		12 Months
Allowance	Up to \$130 plus 20% off balance; Plus provider: Up to \$180 plus 20% off balance		Reimburse up to \$91
Contact Lenses			
Frequency	12 Months		12 Months
Allowance	Up to \$130		Reimburse up to \$130
Medically Necessary	Covered in full		Reimburse up to \$300
COST ANALYSIS			
PEPM Rates	Enrollment	Vision Plan	
Employee (EE) Only	74	\$6.03	
EE + Spouse	46	\$11.45	
EE + Child(ren)	26	\$12.05	
EE + Family	131	\$17.71	
Total Enrollment	277		
Estimated Monthly Premium		\$3,606	
Estimated Annual Premium		\$43,275	
Dollar Difference from Current			
Percent Change from Current			
PLAN PROVISIONS			
Rate Guarantee		Entering 3rd year of 4-year rate guarantee ending 06/30/2027	
Premium Paid Basis		Contributory (Employee pays all or a portion of the premium)	
Eligibility		FTE 30HRS/WK	

*NOTE: Benefit deviations from Current are identified in blue font

Notes and Assumptions

Unified Fire Authority
Medical | Fully-Insured Marketing Activity Summary | Effective 07/01/2025

Line of Coverage	Carrier Name	Response	Rate Guarantee	Commission	Direct Fees
Medical	SelectHealth	Current	1 Year	0%	N/A
Medical	SelectHealth	Renewal	1 Year	0%	N/A
Dental	SelectHealth	Current/ Renewal	1 Year	3%	N/A
Vision	EyeMed	Current / Renewal	In middle of 4 Year	0%	N/A

While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

Supplemental Compensation

Gallagher may receive supplemental compensation from insurance carriers and vendors, normally calculated at the end of each calendar year, that are contingent on a number of factors including the overall number of employer plans represented, plan retention rates, and overall premium growth. Historically, supplemental compensation has ranged, on average, between 0-3% based on specific carrier programs. These plans have no effect on premiums. Further, Gallagher may receive non-cash compensation from plan vendors or service providers that are not in connection with any particular client. If you have any questions regarding direct or indirect compensation received by Gallagher, please contact your dedicated Gallagher advisor or refer to the Gallagher Global Standards of Business Conduct (<https://www.ajg.com/us/about-us/global-standards>).

Unified Fire Authority Disclaimers

Coverage Disclaimer

This proposal is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal is not a contract and offers no contractual obligation on behalf of GBS. Policy forms for your reference will be made available upon request.

Renewal / Financial Disclaimer

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

Legal

The intent of this analysis is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

CPI History - Mountain		Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming
2019	2.6%	
2020	2.2%	
2021	5.0%	
2022	9.3%	
2023	4.5%	
2024	2.1%	
5 Year Average	4.6%	

CPI History - West		Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming
2015	1.2%	
2016	1.9%	
2017	2.8%	
2018	3.3%	
2019	2.7%	
2020	1.7%	
2021	4.5%	
2022	8.0%	
2023	4.3%	
2024	2.8%	
5 Year Average	4.3%	
7 Year Average	3.9%	
10 Year Average	3.3%	

CPI History - All US City (URS)		
2015	0.1%	
2016	1.3%	
2017	2.1%	
2018	2.4%	
2019	1.8%	
2020	1.2%	
2021	4.7%	
2022	8.0%	
2023	4.1%	
2024	2.9%	
5 Year Average	4.2%	
7 Year Average	3.6%	
10 Year Average	2.9%	

**Unified Fire Authority
FY25/26 Wage Adjustment - Sworn
February 13, 2025**

Last Updated 2-13-2025

Rank	Benefits & Compensation Committee Recommendation		
	Market	COLA	Total
Entry Firefighter	2.08%	3.30%	5.38%
AEMT Firefighter (Firefighter II)	0.61%	3.30%	3.91%
Specialist	0.20%	3.30%	3.50%
Entry Paramedic	2.41%	3.30%	5.71%
Senior Paramedic	0.00%	3.30%	3.30%
Captain/BC/DC/OC/FM/AC	0.00%	3.30%	3.30%

FY 25/26 PLANNING WORKSHEET

DRAFT: Feb 1, 2025

12 MONTH TOTAL INCREASE

\$2,210,319

Market Increase (Baseline)

IMPACT TO MEMBER FEE

3.12%

		STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7	STEP 8	STEP 9	STEP 10	TARGET	STAFF % TOTAL	TOTAL COSTS		
CPI / COLA		3.30%	2.75%	2.75%	2.75%	5.58%	2.75%	5.58%	5.58%	5.58%	5.58%					
ENTRY FIREFIGHTER	Proposed Wage	\$56,907	\$58,472	\$60,080	\$61,733	\$65,178	\$66,970	\$70,707	\$74,652	\$78,818	\$84,048	2.08% Market	89	Current Costs	\$6,439,974	
	Current Wage	\$54,002	\$55,487	\$57,013	\$58,581	\$61,850	\$63,551	\$67,097	\$70,841	\$74,794	\$79,757	3.30% COLA		Proposed Costs	\$6,786,444	
	% Increase	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38% BOTH		Increase	\$346,471	
	# at this step (7/1)	20	19	21	8	8	5	4	2	0	2			18.02%	% Increase	5.38%
FIREFIGHTER (AEMT)	Proposed Wage	\$58,662	\$60,276	\$61,933	\$63,637	\$67,187	\$69,036	\$72,888	\$76,955	\$81,248	\$86,640	0.61% Market	32	Current Costs	\$2,526,605	
	Current Wage	\$56,455	\$58,008	\$59,603	\$61,242	\$64,659	\$66,438	\$70,145	\$74,059	\$78,191	\$83,380	3.30% COLA		Proposed Costs	\$2,625,395	
	% Increase	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91% BOTH		Increase	\$98,790	
	# at this step (7/1)	3	5	4	5	5	6	2	0	0	2			6.48%	% Increase	3.91%
ENGINEER / SPECIALIST 1	Proposed Wage	\$61,444	\$63,133	\$64,870	\$66,654	\$70,373	\$72,308	\$76,343	\$80,603	\$85,100	\$90,748	95% of Eng/Spec 2	24	Current Costs	\$2,194,204	
	Current Wage	\$59,366	\$60,999	\$62,676	\$64,400	\$67,993	\$69,863	\$73,761	\$77,877	\$82,223	\$87,679				Proposed Costs	\$2,271,008
	% Increase	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%				Increase	\$76,804
	# at this step (7/1)	0	0	0	0	6	7	4	3	2	2				4.86%	% Increase
ENGINEER / SPECIALIST 2	Proposed Wage	\$64,678	\$66,456	\$68,284	\$70,162	\$74,077	\$76,114	\$80,362	\$84,845	\$89,579	\$95,524	0.20% Market	75	Current Costs	\$8,553,022	
	Current Wage	\$62,491	\$64,209	\$65,975	\$67,789	\$71,572	\$73,540	\$77,644	\$81,976	\$86,550	\$92,294	3.30% COLA		Proposed Costs	\$8,852,378	
	% Increase	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50% BOTH		Increase	\$299,356	
	# at this step (7/1)	0	0	0	0	0	0	1	3	1	70			15.18%	% Increase	3.50%
SPECIALIST 3	Proposed Wage	\$69,205	\$71,108	\$73,064	\$75,073	\$79,261	\$81,441	\$85,986	\$90,784	\$95,849	\$102,210	0.20% Market	5	Current Costs	\$614,742	
	Current Wage	\$66,865	\$68,703	\$70,593	\$72,534	\$76,581	\$78,687	\$83,078	\$87,714	\$92,608	\$98,754	3.30% COLA		Proposed Costs	\$636,258	
	% Increase	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50% BOTH		Increase	\$21,516	
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	5			1.01%	% Increase	3.50%
ENTRY PARAMEDIC (PM I)	Proposed Wage	\$68,437	\$70,318	\$72,253	\$74,239	\$78,382	\$80,537	\$85,031	\$89,776	\$94,786	\$101,075	2.41% Market	47	Current Costs	\$4,337,509	
	Current Wage	\$64,740	\$66,520	\$68,350	\$70,229	\$74,148	\$76,187	\$80,438	\$84,927	\$89,666	\$95,616	3.30% COLA		Proposed Costs	\$4,585,181	
	% Increase	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71% BOTH		Increase	\$247,672	
	# at this step (7/1)	6	2	4	3	12	10	7	1	1	1			9.51%	% Increase	5.71%
SENIOR PARAMEDIC (PM II)	Proposed Wage	\$69,737	\$71,655	\$73,626	\$75,651	\$79,872	\$82,068	\$86,647	\$91,482	\$96,588	\$102,996	0.00% Market	98	Current Costs	\$11,960,635	
	Current Wage	\$67,509	\$69,366	\$71,274	\$73,234	\$77,320	\$79,446	\$83,879	\$88,560	\$93,502	\$99,706	3.30% COLA		Proposed Costs	\$12,355,336	
	% Increase	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30% BOTH		Increase	\$394,701	
	# at this step (7/1)	0	0	0	0	0	2	4	3	4	85			19.84%	% Increase	3.30%
CAPTAIN / STAFF CAPTAIN	Proposed Wage	\$78,577	\$80,738	\$82,958	\$85,240	\$89,996	\$92,471	\$97,631	\$103,079	\$108,831	\$116,052	0.00% Market	99	Current Costs	\$13,846,999	
	Current Wage	\$76,067	\$78,159	\$80,308	\$82,517	\$87,121	\$89,517	\$94,512	\$99,786	\$105,354	\$112,344	3.30% COLA		Proposed Costs	\$14,303,950	
	% Increase	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30% BOTH		Increase	\$456,951	
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	99			20.04%	% Increase	3.30%
BATTALION / DIVISION CHIEF	Proposed Wage	\$91,150	\$93,656	\$96,231	\$98,878	\$104,395	\$107,267	\$113,252	\$119,571	\$126,243	\$134,621	0.00% Market	15	Current Costs	\$2,433,732	
	Current Wage	\$88,238	\$90,664	\$93,157	\$95,719	\$101,060	\$103,840	\$109,634	\$115,751	\$122,210	\$130,320	3.30% COLA		Proposed Costs	\$2,514,045	
	% Increase	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30% BOTH		Increase	\$80,313	

# at this step (7/1)	0	0	0	0	0	0	0	0	0	0	15	3.04%	% Increase	3.30%
# AT EACH STEP	29	26	29	16	31	30	22	12	8	281	Total Sworn in General Fund	494	TOTAL TOTAL	
% OF TOTAL	5.87%	5.26%	5.87%	3.24%	6.28%	6.07%	4.45%	2.43%	1.62%	56.88%			Current Costs	\$52,907,423
NOTES:	Wage totals under each step reflect base wage plus an additional 1% longevity for employees at Step 10. TOTAL COSTS include benefits that will adjust according to wage: 19.05% for Tier 1 Retirement, 18.81% for Tier 2 Retirement, 1.45% for Medicare tax, 2.0% for VEBA and 2.0% for Workers Comp. This chart does not include any over hire positions that would mostly be in Step 1. They will fold into the chart as our top step employees retire.										6 exempt Chief Officers, and 4 Investigators are not included on chart, but included in total sworn number above		Proposed Costs	\$54,929,996
	The gap between Captain and BC is 16%.										14 Wildland and EM Employees are not included on chart because not in General Fund		Increase	\$2,022,573
	Senior Paramedic receives 3% over market										Total Sworn 508		% Increase	3.82%
	Continue to pay Specialist/Engineer 1 95% of Specialist/Engineer 2.										Increase of Overtime in Operations is based on the overall percentage increase in wages			\$142,269
											Fire Marshal, Operations Chief and Assistant Chiefs receive identical increase to the BC/DC position. This is the amount of the increase for these five positions. The Fire Chief gets any COLA			\$45,476
												Total Payroll Increase	\$2,210,319	

**Unified Fire Authority
 FY25/26 Wage Adjustment - Sworn
 February 13, 2025**

Last Updated 2-13-2025

Rank	Benefits & Compensation Committee Option 2		
	Market	COLA	Total
Entry Firefighter	1.78%	3.60%	5.38%
AEMT Firefighter (Firefighter II)	0.31%	3.60%	3.91%
Specialist	0.00%	3.60%	3.60%
Entry Paramedic	2.11%	3.60%	5.71%
Senior Paramedic	0.00%	3.60%	3.60%
Captain/BC/DC/OC/FM/AC	0.00%	3.60%	3.60%

FY 25/26 PLANNING WORKSHEET

DRAFT: Feb 1, 2025

12 MONTH TOTAL INCREASE

\$2,317,298

Market Increase (Baseline)

IMPACT TO MEMBER FEE

3.27%

		STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7	STEP 8	STEP 9	STEP 10	TARGET	STAFF % TOTAL	TOTAL COSTS		
	CPI / COLA	3.60%	2.75%	2.75%	2.75%	5.58%	2.75%	5.58%	5.58%	5.58%	5.58%					
ENTRY FIREFIGHTER	Proposed Wage	\$56,907	\$58,472	\$60,080	\$61,733	\$65,178	\$66,970	\$70,707	\$74,652	\$78,818	\$84,048	1.78% Market	89	Current Costs	\$6,439,974	
	Current Wage	\$54,002	\$55,487	\$57,013	\$58,581	\$61,850	\$63,551	\$67,097	\$70,841	\$74,794	\$79,757	3.60% COLA		Proposed Costs	\$6,786,444	
	% Increase	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38% BOTH		Increase	\$346,471	
	# at this step (7/1)	20	19	21	8	8	5	4	2	0	2			18.02%	% Increase	5.38%
FIREFIGHTER (AEMT)	Proposed Wage	\$58,662	\$60,276	\$61,933	\$63,637	\$67,187	\$69,036	\$72,888	\$76,955	\$81,248	\$86,640	0.31% Market	32	Current Costs	\$2,526,605	
	Current Wage	\$56,455	\$58,008	\$59,603	\$61,242	\$64,659	\$66,438	\$70,145	\$74,059	\$78,191	\$83,380	3.60% COLA		Proposed Costs	\$2,625,395	
	% Increase	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91% BOTH		Increase	\$98,790	
	# at this step (7/1)	3	5	4	5	5	6	2	0	0	2			6.48%	% Increase	3.91%
ENGINEER / SPECIALIST 1	Proposed Wage	\$61,504	\$63,194	\$64,933	\$66,718	\$70,441	\$72,378	\$76,417	\$80,681	\$85,183	\$90,836	95% of Eng/Spec 2	24	Current Costs	\$2,194,204	
	Current Wage	\$59,366	\$60,999	\$62,676	\$64,400	\$67,993	\$69,863	\$73,761	\$77,877	\$82,223	\$87,679				Proposed Costs	\$2,273,202
	% Increase	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%				Increase	\$78,998
	# at this step (7/1)	0	0	0	0	6	7	4	3	2	2				4.86%	% Increase
ENGINEER / SPECIALIST 2	Proposed Wage	\$64,741	\$66,521	\$68,350	\$70,229	\$74,149	\$76,187	\$80,439	\$84,927	\$89,666	\$95,616	0.00% Market	75	Current Costs	\$8,553,022	
	Current Wage	\$62,491	\$64,209	\$65,975	\$67,789	\$71,572	\$73,540	\$77,644	\$81,976	\$86,550	\$92,294	3.60% COLA		Proposed Costs	\$8,860,931	
	% Increase	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60% BOTH		Increase	\$307,909	
	# at this step (7/1)	0	0	0	0	0	0	1	3	1	70			15.18%	% Increase	3.60%
SPECIALIST 3	Proposed Wage	\$69,272	\$71,176	\$73,134	\$75,145	\$79,338	\$81,520	\$86,069	\$90,872	\$95,942	\$102,309	0.00% Market	5	Current Costs	\$614,742	
	Current Wage	\$66,865	\$68,703	\$70,593	\$72,534	\$76,581	\$78,687	\$83,078	\$87,714	\$92,608	\$98,754	3.60% COLA		Proposed Costs	\$636,873	
	% Increase	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60% BOTH		Increase	\$22,131	
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	5			1.01%	% Increase	3.60%
ENTRY PARAMEDIC (PM I)	Proposed Wage	\$68,437	\$70,318	\$72,253	\$74,239	\$78,382	\$80,537	\$85,031	\$89,776	\$94,786	\$101,075	2.11% Market	47	Current Costs	\$4,337,509	
	Current Wage	\$64,740	\$66,520	\$68,350	\$70,229	\$74,148	\$76,187	\$80,438	\$84,927	\$89,666	\$95,616	3.60% COLA		Proposed Costs	\$4,585,181	
	% Increase	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71% BOTH		Increase	\$247,672	
	# at this step (7/1)	6	2	4	3	12	10	7	1	1	1			9.51%	% Increase	5.71%
SENIOR PARAMEDIC (PM II)	Proposed Wage	\$69,939	\$71,863	\$73,840	\$75,870	\$80,104	\$82,306	\$86,899	\$91,748	\$96,868	\$103,296	0.00% Market	98	Current Costs	\$11,960,635	
	Current Wage	\$67,509	\$69,366	\$71,274	\$73,234	\$77,320	\$79,446	\$83,879	\$88,560	\$93,502	\$99,706	3.60% COLA		Proposed Costs	\$12,391,218	
	% Increase	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60% BOTH		Increase	\$430,583	
	# at this step (7/1)	0	0	0	0	0	2	4	3	4	85			19.84%	% Increase	3.60%
CAPTAIN / STAFF CAPTAIN	Proposed Wage	\$78,805	\$80,973	\$83,199	\$85,488	\$90,257	\$92,740	\$97,914	\$103,378	\$109,147	\$116,389	0.00% Market	99	Current Costs	\$13,846,999	
	Current Wage	\$76,067	\$78,159	\$80,308	\$82,517	\$87,121	\$89,517	\$94,512	\$99,786	\$105,354	\$112,344	3.60% COLA		Proposed Costs	\$14,345,491	
	% Increase	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60% BOTH		Increase	\$498,492	
	# at this step (7/1)	0	0	0	0	0	0	0	0	0	99			20.04%	% Increase	3.60%
BATTALION / DIVISION CHIEF	Proposed Wage	\$91,415	\$93,928	\$96,511	\$99,165	\$104,698	\$107,578	\$113,581	\$119,918	\$126,610	\$135,012	0.00% Market	15	Current Costs	\$2,433,732	
	Current Wage	\$88,238	\$90,664	\$93,157	\$95,719	\$101,060	\$103,840	\$109,634	\$115,751	\$122,210	\$130,320	3.60% COLA		Proposed Costs	\$2,521,346	
	% Increase	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60% BOTH		Increase	\$87,614	

# at this step (7/1)	0	0	0	0	0	0	0	0	0	0	15	3.04%	% Increase	3.60%
# AT EACH STEP	29	26	29	16	31	30	22	12	8	281	Total Sworn in General Fund	494	TOTAL TOTAL	
% OF TOTAL	5.87%	5.26%	5.87%	3.24%	6.28%	6.07%	4.45%	2.43%	1.62%	56.88%			Current Costs	\$52,907,423
NOTES:	Wage totals under each step reflect base wage plus an additional 1% longevity for employees at Step 10. TOTAL COSTS include benefits that will adjust according to wage: 19.05% for Tier 1 Retirement, 18.81% for Tier 2 Retirement, 1.45% for Medicare tax, 2.0% for VEBA and 2.0% for Workers Comp. This chart does not include any over hire positions that would mostly be in Step 1. They will fold into the chart as our top step employees retire.										6 exempt Chief Officers, and 4 Investigators are not included on chart, but included in total sworn number above		Proposed Costs	\$55,026,082
	The gap between Captain and BC is 16%.										14 Wildland and EM Employees are not included on chart because not in General Fund		Increase	\$2,118,659
	Senior Paramedic receives 3% over market										Total Sworn 508		% Increase	4.00%
	Continue to pay Specialist/Engineer 1 95% of Specialist/Engineer 2.										Increase of Overtime in Operations is based on the overall percentage increase in wages			\$149,028
											Fire Marshal, Operations Chief and Assistant Chiefs receive identical increase to the BC/DC position. This is the amount of the increase for these five positions. The Fire Chief gets any COLA			\$49,610
												Total Payroll Increase	\$2,317,298	



UNIFIED FIRE AUTHORITY

TO: Benefits and Compensation Committee
FROM: Kiley Day, HR Director
SUBJECT: Civilian Market Wage Analysis
DATE: February 10, 2025

EXECUTIVE SUMMARY

HR conducted classification reviews for 79 civilian positions as part of this year's market wage analysis. As a result, 16 positions are proposed to be reclassified to a higher pay grade, with a total increased cost of \$43,090.12, which is a 0.06% increase to the member fee.

In reviewing positions annually and making appropriate adjustments, UFA will remain competitive and current in the market, which is beneficial for recruitment and retention. In addition, the annual analysis has reduced the need to conduct an in-depth analysis before recruiting, reducing the amount of mid-year board approvals.

BACKGROUND:

The Human Resource Division has developed an annual Job Classification Review program to evaluate civilian positions (titles, grades, and job descriptions).

Each Classification Review entails the following:

- Obtaining an updated job description
- Conducting a market analysis of both private and public sector markets
 - We utilize the Technology Net Compensation Survey System as the primary source for comparable public-sector wage information. The vast majority of public-sector jurisdictions (Cities, Counties, and Special Districts) in the State subscribe to this system and input information regarding wages and benefits for a wide variety of positions. This is the same system we use to compile the Wage Comparison Tables for the sworn Firefighter positions.
 - We utilize the Utah Department of Workforce Service's economic data for the Salt Lake Area to obtain private-sector wage information where available and appropriate.
- Comparing the position to internal comparisons based on organizational structure and similar levels of scope and responsibility
- Considering other compensable factors related to the position as appropriate
- Reviewing the results with the Section Chief, Fire Chief, and CFO to ensure comparison accuracy

- The Fire Chief will present the proposed wage comparable summary report to the UFA Benefits & Compensation Committee for review and discussion.
- After the initial UFA Benefits & Compensation Committee Meeting employees and their Division Chief/Manager can meet with the HR Director to review the data to ensure accuracy. If additional changes need to be made, a discussion with the Fire Chief will occur before presenting the final wage comparable summary report at the final UFA Benefits & Compensation Committee meeting.
- The Fire Chief will present the final wage comparable summary report to the UFA Benefits & Compensation Committee for the last review and discussion.

Staff conducted classification reviews for 79 positions as part of this year's budget process. 11 positions are proposed to increase their grade. A single grade increase is proposed to receive a 3% market increase for each employee. If the position requires two or more grade increases to maintain market wage, the employee is proposed to receive a 6% increase.

If the employee is proposed to receive a 3% or 6% increase due to a market adjustment, and the 3% or 6% does not get the employee to the bottom of the new grade minimum salary, in that case, the employee will be increased in whatever percentage is necessary to meet the minimum salary of the new grade. Due to that situation, one position within the Human Resources Division is moving more than the 3% and 6%.

** UFA was allocated a full-time Mechanic position in the 2024/2025 budget; however, the current high demand for mechanics has made it challenging to fill this role. To effectively attract new talent and ensure we retain our valued mechanics, UFA proposes a one-grade salary adjustment for both the Mechanic and Lead Mechanic positions. This strategic move will enhance our competitive edge in recruitment and foster greater job satisfaction among our existing staff.

All positions receiving a market increase will advance through the appropriate grade's salary range until the maximum salary is reached.

Positions receiving a reclassification based on the average in the market:

FY 25/26 BUDGET YEAR CIVILIAN CLASSIFICATION REVIEWS					
Division	Current Position Title	Current Grade	Proposed Grade	% Increase	Full-time/ Part-time
Logistics	Facilities Maintenance Specialist	20	21	3%	FT
	Office Specialist	16	17	3%	PT
	** Mechanic	22	23	3%	FT
	** Mechanic	22	23	3%	FT
	** Mechanic	22	23	3%	FT
	** Mechanic	24	25	3%	FT
	** Lead Mechanic	26	27	3%	FT
Information Outreach	Digital Media Specialist	26	27	3%	FT
Administration and Planning	Executive Assistant	25	26	3%	FT
	Records Manager	24	25	3%	FT
Fire Prevention	Office Specialist	16	17	3%	FT

US&R	Office Specialist	16	17	3%	PT
Finance	Payroll Coordinator/Payroll Administrator	24	26	6%	FT
Fire Training	Admin Coordinator/Fire Training Division Coordinator	19	21	6%	FT
Information Technology	Server Administrator/Communications Supervisor	30	31	3%	FT
Human Resources	PT HR Technician to PT HR Analyst	21	25	Bottom of the new range	PT