

**SAN MATEO COUNTY
SCHOOLS
INSURANCE GROUP**

AGENDA Packet

APRIL 18, 2024

8:30 a. m.

EXECUTIVE COMMITTEE MEETING



**SAN MATEO COUNTY SCHOOLS
INSURANCE GROUP**

—A Public Entity—

1791 Broadway
Redwood City, CA 94063



This meeting agenda shall be posted at the address of the Zoom teleconference locations shown below with access for public via phone.

Bayshore Elementary School District
155 Oriente Street Daly City, CA 94014

Belmont-Redwood Shores School District
2960 Hallmark Dr. Belmont, CA 94002

Brisbane School District
1 Solano St. Brisbane, CA 94005

Burlingame School District
1825 Trousdale Dr. Burlingame, CA 94010

Cabrillo Unified School District
498 Kelly Ave. Half Moon Bay, CA 94019

Hillsborough City School District
300 El Cerrito Ave. Hillsborough, CA 94010

Jefferson Elementary School District
101 Lincoln Ave. Daly City, CA 94015

Jefferson Union High School District
699 Serramonte Blvd. Suite 100.
Daly City, CA 94015

La Honda-Pescadero Unified School District
360 Butano Cut Off. Pescadero, CA 94060

Las Lomas School District
1011 Altschul Ave. Menlo Park, CA 94025

Menlo Park City School District
181 Encinal Ave. Atherton, CA 94027

Millbrae School District
555 Richmond Dr. Millbrae, CA 94030

Pacifica School District
375 Reina Del Mar Ave. Pacifica, CA 94044

Portola Valley School District
4575 Alpine Road. Portola Valley, CA 94028

Ravenswood City School District
2120 Euclid Ave. East Palo Alto, CA 94303

Redwood City School District
750 Bradford St. Redwood City, CA 94063

San Bruno Park School District
500 Acacia Ave. San Bruno, CA 94066

San Carlos School District
1200 Industrial Rd. Suite 9
San Carlos, CA 94070

San Mateo-Foster City School District
1170 Chess Dr. Foster City, CA 94404

San Mateo Union High School District
650 N. Delaware St. San Mateo, CA 94401

Sequoia Union High School District
480 James Ave. Redwood City, CA 94062

Woodside Elementary School District
3195 Woodside Rd. Woodside, CA 94062

Alliant Insurance Services
2180 Harvard St, Suite 460
Sacramento, CA 95815

Intercare Insurance
Rocklin, CA

James Marta & Company
701 Howe Avenue, Suite E3
Sacramento, CA 95825



SAN MATEO COUNTY SCHOOLS
INSURANCE GROUP
—A Public Entity—

**SAN MATEO COUNTY SCHOOLS
INSURANCE GROUP
Redwood City, CA**

AGENDA

April 18, 2024

EXECUTIVE COMMITTEE MEETING

8:30 am- 12:00 pm

**SMCSIG Office/Zoom
Redwood City, CA**

<u>PUBLIC SESSION</u>	ITEM TYPE	PAGES
A. Call to Order		
B. Adoption of Agenda	Action	1-2
C. Public Comments		

At this time, members of the public may address the Board of Directors regarding any item within the subject matter jurisdiction of the Board, provided that NO action may be taken on off-agenda items unless authorized by law. Comments shall be limited to five minutes per person and twenty minutes for all comments, unless different time limits are set by the Chairperson and subject to the approval of the Board.

D. Approval of Minutes	Action	3-6
E. Consent Agenda		

The Consent Agenda includes routine items of business which, in the opinion of the administration, are either self-explanatory or routine enough not to require explanation by the administration or discussion by the Executive Committee.

Executive Committee members or the public wishing any items deleted from the Consent Agenda should so indicate at the time the Consent Agenda is adopted.

F. Executive Director Report	ITEM TYPE	PAGES
1. Strategic Plan Update	Information	7-9
2. Executive Directors Presentation	Information	10-12

G. Administration of the Organization	ITEM TYPE	PAGES
1. Dental Market RFI	Action	13-76
2. Benefit Admin Platform RFP	Action	77-118
3. Employee Benefits Services Agreement (Keenan)	Action	119
4. ESM Contract	Action	120-146
5. AB218 SELF Assessment	Information	147-148
6. Salary Chart (COLA)	Action	149-153
7. 2023/2024 Meeting Calendar	Information	154

H. Closed Session
Executive Directors Evaluation

“THE BOARD OF DIRECTORS WILL NOW BE MOVING INTO CLOSED SESSION. MATTERS TO BE DISCUSSED ARE THOSE PERMITTED BY GOVERNMENT CODE SECTIONS 54956.9, 54956.95, 54987, AND 54957.6 – PERSONNEL & LITIGATION.”

I. Adjournment



SAN MATEO COUNTY SCHOOLS
INSURANCE GROUP
—A Public Entity—

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
Minutes of March 14, 2024
SMCSIG Board Room/Zoom
Redwood City, CA**

PUBLIC SESSION: - 9:00 a.m. to 12:00 p.m.

Present

Patrick Gaffney
Josie Peterson
Valerie Miller
Amy Wooliever
Kevin Bultema
Marites Fermin

Absent

Mei Chan
Roberta Zarea

Others Present

Craig Schweikhard
Sharon Vishwa
Tom Ledda
Tasha Lane
Raya Estares
Don Freeman
Jim Marta
Ritesh Sharma

Guests

Danielle Buri-Beaton
Marlene Richardson
Matt Gowan
Ronan Collver
Anthony Poston
Mariana Solomon
Karen Lucian
Connie Ngo
Michael Lauro
Erica Hays
Denice LaCroix
Rick Edson
Rui Bao
Keith Brown
Eddie Barfield
Patrick Foley
Christine Kerns
Erin Thomas
Cathy Huynh
Barry Healy
Corey Shearin

Roll call was taken.



SAN MATEO COUNTY SCHOOLS
INSURANCE GROUP
—A Public Entity—

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE
MEETING MINUTES
March 14, 2024**

Adoption of the Agenda.

Josie Peterson motioned to move items H6 (ESM Contract) and H7 (Salary Chart) to the top of Administration of the Organization and adopt the Agenda. Valerie Miller seconded the motion.

Vote: Patrick Gaffney	Aye
Josie Peterson	Aye
Amy Wooliever	Aye
Valerie Miller	Aye
Marites Fermin	Aye
Kevin Bultema	Aye
Roberta Zarea	Absent
Mei Chan	Absent

Motion passed.

Approval of Minutes

Amy Wooliever moved to approve the minutes. Marites Fermin seconded the motion.

Vote: Patrick Gaffney	Aye
Josie Peterson	Aye
Amy Wooliever	Aye
Valerie Miller	Aye
Marites Fermin	Aye
Kevin Bultema	Aye
Roberta Zarea	Absent
Mei Chan	Absent

Motion passed.

Adoption of the Consent Agenda

Consent Agenda items included –Ratification of P/L Check Register, Ratification of Accounts Payable, Deposit Permit Summary, Quarterly Interest Report and Quarterly Financial Report. Valerie Miller moved to adopt the Consent Agenda. Marites Fermin seconded the motion.

Vote: Patrick Gaffney	Aye
Josie Peterson	Aye
Amy Wooliever	Aye
Valerie Miller	Aye
Marites Fermin	Aye
Kevin Bultema	Aye
Roberta Zarea	Absent
Mei Chan	Absent

Motion passed.

ESM Contract

ESM contract was tabled. No action was taken.

Employee Benefits Services Agreement (Keenan)

Valerie Miller moved to approve and give Craig authorization to request and inquire a 6-month contract extension with Keenan. Amy Wooliever seconded the motion.

Vote: Patrick Gaffney	Aye
Josie Peterson	Aye
Amy Wooliever	Aye
Valerie Miller	Aye
Marites Fermin	Aye
Kevin Bultema	Aye
Roberta Zarea	Absent
Mei Chan	Absent

Motion passed.

Salary Chart (COLA)

This item was tabled until the April 18, 2024 meeting. Amy Wooliever moved to approve tabling the item. Valerie Miller seconded the motion.

Vote: Patrick Gaffney	Aye
Josie Peterson	Aye
Amy Wooliever	Aye
Valerie Miller	Aye
Marites Fermin	Aye
Kevin Bultema	Aye
Roberta Zarea	Absent
Mei Chan	Absent

Motion passed.

Meeting Adjournment

Valerie Miller moved to approve the meeting adjournment. Amy Wooliever seconded the motion.

Vote: Patrick Gaffney	Aye
Josie Peterson	Aye
Amy Wooliever	Aye
Valerie Miller	Aye
Marites Fermin	Aye
Kevin Bultema	Aye
Roberta Zarea	Absent
Mei Chan	Absent

Motion passed.

Meeting Adjourned

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
AGENDA ITEM**

Department: Executive Director Report

Action

Item Number: F1

Consent

Title: Strategic Plan Update

Information

Background

The Strategic Plan was adopted by the Executive Committee at our March 2023 Executive Committee Meeting. I have included a status on each of the items in the plan for review.

At the March Executive Committee members expressed an interest in changing form of the report. Enclosed please find the new form for discussion at the meeting.

Staff have made significant progress on our objectives and continue to work for the betterment of the Pool. Some of these items require Board Action, these will be on the agenda for the May Meeting.

Recommendation

Information only.

SMCSIG

Strategic Plan 2024

Our MissionThe purpose of the SMCSIG partnership is to deliver excellent programs and services, including leadership in risk management and risk control, while maintaining fiscal integrity, specifically in the form of cost-effective insurance programs that provide both competitive rates and broad coverage.
Our VisionServing our schools through responsive risk management while maintaining financial sustainability

Strategic Action Plan

Objective #1	Maintain Fiscal Sustainability				
Activity	Process	Status	Owner	Progress	Completion date
Charge the Right Rate (Ensure via independent consultants and analysis)	Claims data submitted for all layers. Actuarial analysis at all levels. Rates are set at appropriate confidence level. Reinsurance is marketed. Rates presented to board and approved. Broker markets other coverages.	Data reviewed by actuary for Primary Layer Rates. Voting member of PRISM and SELF rates actuarially determined for both programs. All layer funded at 80% confidence layer to insure stability and adequate funding.	Craig, Jim, Matt and Sharon.	All activities are current for approval at May Board Meeting	6/30/2024
Create the Right Program Structure (Periodic review of self-insured retention and transfer of risk.)	All programs are reviewed every year to determine if Risk Transfer is an economical alternative. Actuary will review the economies of increasing our SIR or corridor Deductibles. Commercial markets are being explored for our commercially insured coverages.	Excess pools are setting rates and Broker is reviewing the markets for alternatives. Marketing of other programs are being marketed for July 1 renewal	Craig, Jim, Matt and Sharon.	Excess pools are setting rates and Broker is reviewing the markets for alternatives. Property and Liability pooling remains best option. WC is being evaluated.	6/30/2024
Maintain a strong capital plan. (Analyze target equity policies of each program to ensure Fiscal Strength of pool)	Capital plan requires that all programs maintain funding at 80% confidence levels. Equity Analysis is reviewed at all meetings. Equity Target and funding approved at May Board Meeting.	Equity Analysis was presented at all meeting. Equity in all program exceed target equity. Information shared with Actuary to be calculated in rates.	Craig, Jim, Matt and Sharon.	Program continues to have strong equity position and pool is strong and stable	6/30/2024
Review ex mod formula to evaluate responsiveness versus stability	All programs are reviewed by Actuary and discussion of Experience Modification are discuss to balance accountability of members versus stability of rates.	Experience Modification were changed last year to favor stability of rates over accountability of members. Experience Modification will be discuss again at May Board Meeting following Actuarial Review.	Craig, Jim and Sharon	This will be an agenda item for May Board Meeting to review effects of change in Ex-Mods.	6/30/2024
Review and Report multiyear rate projections to aid district budgeting	As part of our actuarial study we seek to make multiyear projections of rates. Current claims and market are evaluated by brokers and pool underwriting.	Current claims environment is volatile with ever increasing judgments and settlement. Commercial market is very hard and not offering multiyear rates. Work Comp market is stable but legislative activity could adversely effect rates.	Craig, Matt and Sharon	Market is not offering multiyear rates in Property and Liability. Work Comp Market is offer multiyear agreement and Commutations.	6/30/2024
Actively Monitor Risk Exposure and Manage Risk Control	Evaluate Claims Data on regular bases to evaluate loss exposures. Continuing and ongoing process to evaluate programs that can reduce claims costs.	Continue our efforts to control claims costs: Work Comp program return to work program. Liability continue to work on SAM and EPL loss control. Property continue to control losses with ESM inspections and wildfire and Rainy season mitigation efforts.	All SMCSIG Staff and Consultants	Continue roll out of programs and proposing incentive programs to be present at May Board Meeting	6/30/2024
Objective #2	Continuous Self Improvement				
Matrix to benchmark SMCSIG to other school JPAs annually	This requires the cooperation of other school pools, Currently consulting company collects and distributes this information to those who participate. Data has a least a six month lag time.	Matrix Shared at September Meeting	Sharon and Craig	We will follow up after July 1 renewals are completed	9/1/2024
Internal benchmarking of individual member districts annually (By Loss Ratio, By Service utilization, other areas of consideration)	Once Rate Sheet is prepared we begin reviewing the data for the report. Work with loss control staff to review utilization, Review data for current topics that may need to be addressed based on exposures that arise in the current year.	Internal Benchmarking presented at May Meeting	All SMCSIG Staff and Consultants	All activities are current for presentation at May Board Meeting	6/30/2024
Create member annual reports that include recommended action items based on the member's risk profile. Share ranking with all members twice per year. (Staff to recognize individual member's risk profile, Share Reports with Human Resources)	Once Rate Sheet is prepared we begin reviewing the data for the report. Review claims data and meet with stakeholders to determine Risk Profile. Work with loss control staff to review utilization, Create in on exposures that arise in the current year. Report will be added to Binder	Annual Report will be prepared for May Meeting with updates added to Binder	Sharon and Craig	All activities are current for presentation at May Board Meeting	6/30/2024
Create an online "How are we doing?" survey and Report during May Meeting	Survey will be distributed in April and presented at the May meeting. This item requires member cooperation and participation.	Survey will be distributed in April and follow up in May. Presented at May Board Meeting	Sharon and Raya	In past years response to the survey has been limited making significant findings difficult to determine.	4/15/204-5/15/2024
Maintain CAJPA Accreditation with Excellence	CAJPA has an extensive process for Accreditation which complies with the best practices for Public Entity Insurance JPA's. CAJPA accreditation last for 3 years.	SMCSIG has maintain Accreditation with Excellence through out our history.	Sharon	Completed	Accreditation good through 2025
Objective #3	Provide targeted/comprehensive professional development				
Attend monthly CBO and HR meetings (Actively Participate and Share Information)	Attend meeting and offer training topics for Groups subject to the approval of the chairperson of each of the groups. Attend meeting to add expertise when our topics are not accepted.	Training for Superintendents, CBO's and Human Resources Directors Attended all meeting and contributed topic when invited to participate.	Sharon, Raya and Tom	In past year have attended all meetings to which we were invited.	6/30/2024
Work with Districts to Create Safety Committees at each district to meet OSHA Compliance	SMCSIG has created protocols, Legal Requirements and Training Topics to Support Safety Committees. SMCSIG cannot enforce this requirement. We provide assistance and support when asked.	Worked with Maintenance and Operations Groups to support this requirement. Provide "Tailgate Topics" and training materials to groups for Safety Committee meeting	Tom and Raya	Foundations in place to assist district in the creation and compliance with requirements for Safety Committee	Continuing and Ongoing - 06/30/2024

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
AGENDA ITEM**

Department: Executive Director Report

Action

Item Number: F2

Consent

Title: Executive Director's Presentation

Information

Background

Executive Director asked to present accomplishments and highlights for the Executive Directors Evaluation. The purpose is to show the big picture of what SMCSIG provides to our members. I have enclosed the summary page for this presentation.

Recommendation

Information only.

Executive Directors Accomplishments

Improvements in SMCSIG under present Director

- Modernization of Liability and Property Claims Management System
- Active Management of Workers Compensation Claims under new Self-Insured Program.
- Improved Investment Returns by switching to investment management focused on longer duration securities.
- Active Risk Management and Loss Control initiatives to reduce claims exposure
- Pool Management based on Strategic Plan
- Improved Representation for SMCSIG at the SELF & PRISM pools
- Improved Advocacy in Sacramento for Risk Management related issues
- Property Claims focus that works to get schools up and running quickly after a major loss.
- Industry leading SAM prevention program that is recognized throughout the school pools.
- Formalized the administration of Healthcare Consortium program as a JPA Sub-program.

Improved Status for SMCSIG

- CAJPA Accreditation with Excellence.
- Executive Director is current President of CAJPA
 - Member of CAJPA Legislative Committee for over 10 years
 - Recognize Expert on Public Entity Pooling
- PRISM elected Public Entity Representative on Board of Directors
 - Elected as one of four voting members by 350 Public Entity members
 - Chairman of PRISM Legislative Committee
 - Member of Underwriting Committee and Claims/Coverage Committee
- SELF Board Vice Chair and representative for District 5 (1of2)
 - Vice Chair of Executive Committee
 - Vice Chair of Claims Committee
- School Pools Executive Directors Group
 - Active participant

Change to Work Comp Program

- Assuming a 2.5 percent historical annual rate increase we were experiencing with Keenan, considering the growth in Payroll, the current annual cost of our program would be \$27,859,981. Little or no equity accrued on behalf of SMCSIG. The current cost of the self-insured program for the 23-24 years was \$20,580,000
- Our indicated rate for 2024-25 is lower than it has been at any time over the past 20 years.
- Our core claim savings on our rate are projected to total \$22,177,499 from 2020-21 – 2024-25
- Workers Compensation Equity – \$24,785,931 as of 12/31/2023
- SMCSIG staff (Tom and Don) actively managing work comp claims.
- State of the Art “back to work program” that was recently recognized with a PRISM Eagle Award

Property and Liability Program

- Property/General Liability Equity – \$3,048,067 as of 12/31/2023
- Positive Experience Modification in last five years on PRISM Liability Premium
- Higher Property limits than other pools throughout the State. (\$1 billion)
- Industry standard Liability Limits (\$55,000,000)
 - Manage SELF assessment – Manage assessment from SELF for coverage of AB-218
 - Coverage for Claims Preceding the SMCSIG Coverage - \$50,000 per occurrence for defense and policy archeology

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
AGENDA ITEM**

Department: <u>Administration of the Organization</u>	<input checked="" type="checkbox"/>	Action
Item Number: G1	<input type="checkbox"/>	Consent
Title: <u>Dental Market RFI</u>	<input type="checkbox"/>	Information

Background

Member districts have expressed concerns about dental providers no longer working with our current dental plan provider Delta Dental. This has created issues for some of our members and SMCSIG has been requested that we review the program and consider alternate options to Delta Dental.

A request for information was requested from Keenan, the current broker for the dental program, and Alliant. Both brokers presented at the March 14, 2024, Executive Committee meeting. Attached are both Keenan and Alliant’s presentations.

In Alliant’s market analysis of the dental program, a cost savings option was presented if SMCSIG was to join another pool, Self-Insured Schools of California (SISC), in addition to adding an indemnity plan option.

The results of the RFP provided SMCSIG Board & Member Districts with the following options for consideration:

Option 1 – Replace Delta PPO with Another Carrier Dental PPO and add an Indemnity Plan Option for Individual Member Districts to decide if they want to add (JPA decision)

Option 2 – Join SISC (JPA decision) and Add Indemnity Plan Option as a choice alongside Delta Dental PPO (Individual Member District decision)

Option 3 – Status quo – SMCSIG continues to offer Delta Dental PPO as only option offered to Member Districts (JPA decision)

Recommendation

It is recommended that the Executive Committee Board approve Option 2 to join SISC and add an Indemnity Plan option and recommend approval by the full SMCSIG JPA Board at the May 16, 2024, meeting.

San Mateo County SIG Dental Market RFI

Date: March 14, 2024



DENTAL: RFI RESULTS

Overview of RFI

Background

SMCSIG membership has expressed concern regarding the Delta Dental network and access to dental providers.

Purpose

Keenan has gathered information on different dental carriers networks specific to SMCSIG membership to help provide comparative information for SMCSIG to evaluate and consider while making decisions related to dental coverage.

Provider Network
Comparison

Coverage of
Procedures

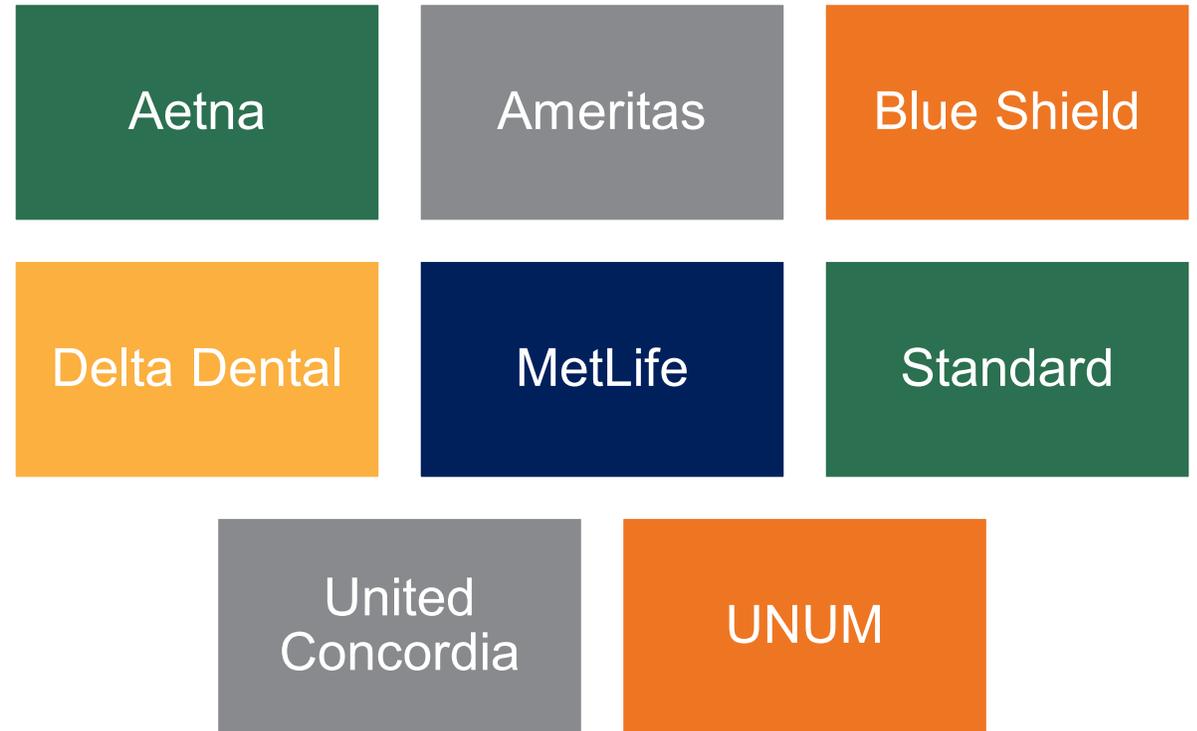
Carrier PPO
Network Strength

Network Disruption

RFI Details

Data included experience period from 10/1/2022 – 9/30/2023 and were compared against networks in effect on 1/1/2024:

SMCSIG Data	Amount
Unique Providers	3,832
Procedures	134,697
Submitted Charges	\$24,602,442

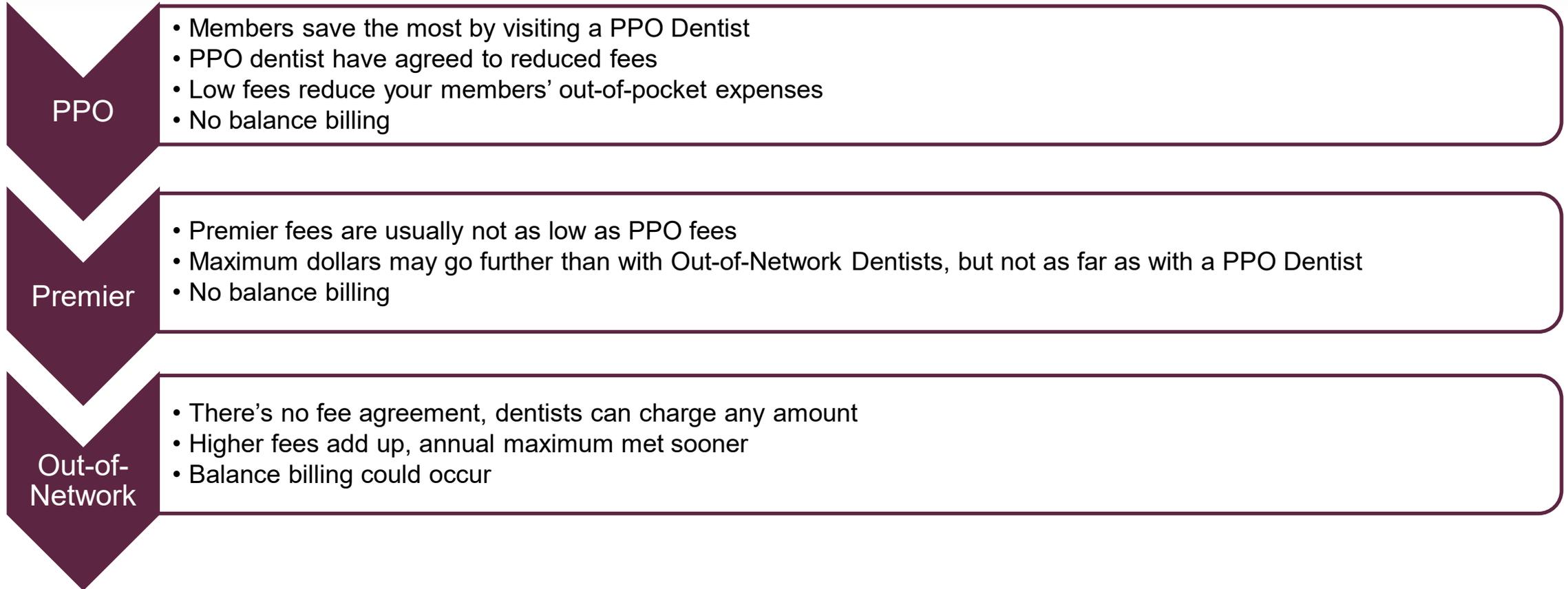


Provider Network

- SMCSIG Members utilized 3,832 unique providers during the experience period
- Here is a snapshot of each carriers in-network strength for these 3,832 providers:
 1. Delta Dental: 81%
 2. MetLife: 52%
 3. All other carriers: 40-44%

Provider Summary	In-Network		Out of Network	Total	PPO/Premier In-Network
	PPO Network	Premier Network			
Delta Dental	1,843	1,263	726	3,832	3,106
% of Total	48.1%	33.0%	18.9%	100.0%	81.1%
	PPO Network		Out of Network	Total	PPO % In-Network
Aetna	1,536		2,296	3,832	40.1%
Ameritas	1,676		2,156	3,832	43.7%
Blue Shield	1,127		2,705	3,832	29.4%
MetLife	1,995		1,837	3,832	52.1%
Standard	1,661		2,171	3,832	43.3%
United Concordia	1,635		2,197	3,832	42.7%
UNUM	1,536		2,296	3,832	40.1%

Delta Dental Network Breakdown



Procedure Mapping

- Total procedures performed for SMCSIG members: 134,697
- Delta Dental Network offers the highest in-network procedure coverage for SMCSIG members, followed by MetLife. Other carriers show comparatively lower in-network procedure coverage rates
- In-Network Procedure Coverage
 1. Delta Dental: 85.1%
 2. MetLife: 48.3%
 3. Other Carriers: 35-39% range

Procedure Summary	In-Network		Out of Network	Total	PPO/Premier In-Network
	PPO Network	Premier Network			
Delta Dental	55,157	59,440	20,100	134,697	114,597
% of Total	40.9%	44.1%	14.9%	100.0%	85.1%
	PPO Network		Out of Network	Total	% In-Network
Aetna	47,202		87,495	134,697	35.0%
Ameritas	51,715		82,982	134,697	38.4%
Blue Shield	48,836		85,861	134,697	36.3%
MetLife	65,058		69,639	134,697	48.3%
Standard	50,111		84,586	134,697	37.2%
United Concordia	49,186		85,511	134,697	36.5%
UNUM	47,202		87,495	134,697	35.0%

Submitted Charges Comparison

- The submitted charges represent the amount requested by the provider for services rendered
- During the experience period, SMCSIG members had total submitted charges of \$24,602,442
 - PPO: \$10,358,279
 - Premier: \$9,094,682
 - Out of Network: \$5,149,482
- Total submitted charges, considered In-Network:
 - Delta Dental In-Network: 79.1%
 - MetLife In-Network: 45.8%
 - Other Carriers In-Network: 33-35%

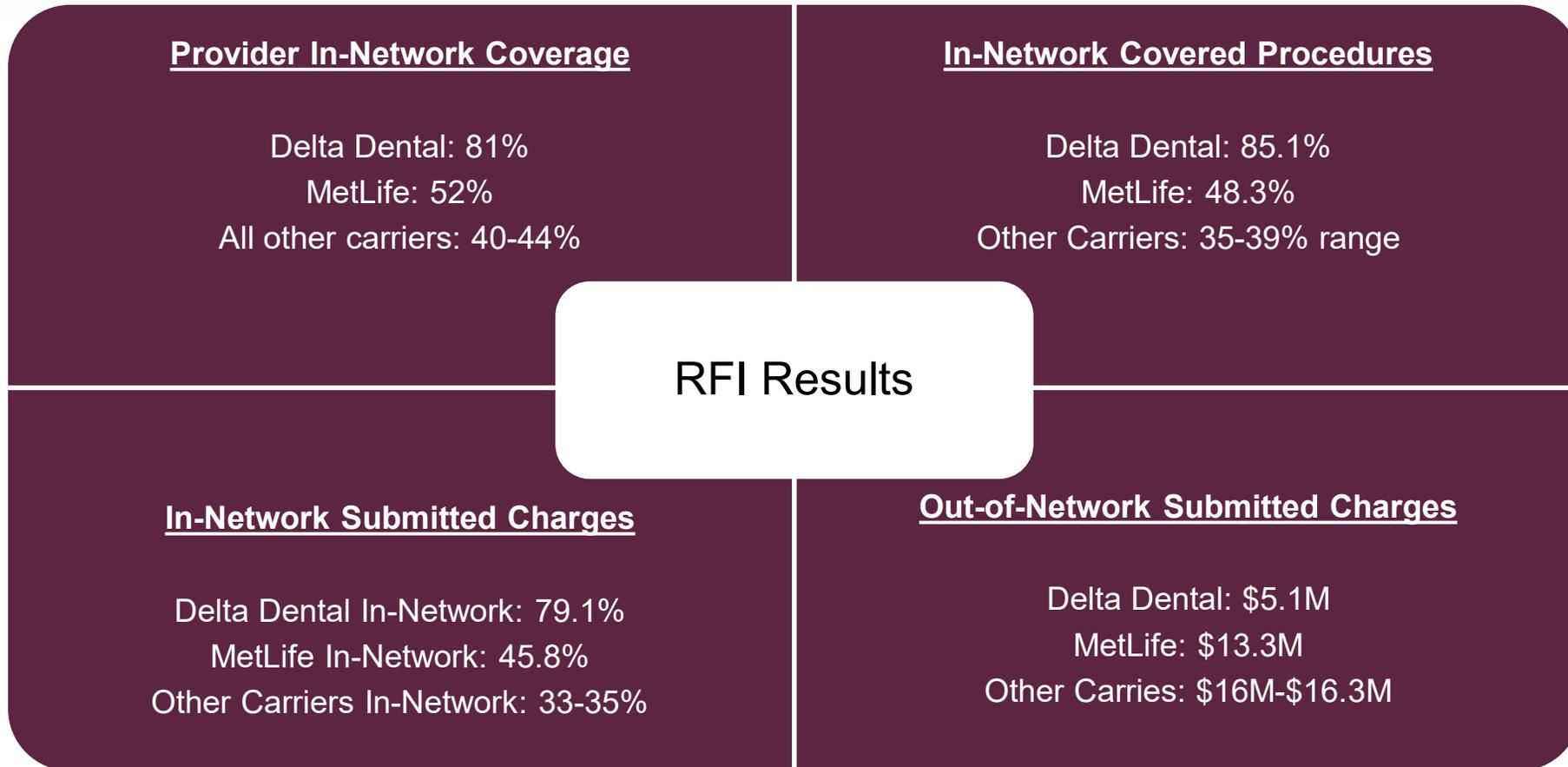
Submitted Charge Summary	In-Network		Out of Network	Total	PPO/Premier In-Network
	PPO Network	Premier Network			
Delta Dental	\$ 10,358,279	\$ 9,094,682	\$ 5,149,482	\$ 24,602,442	\$ 19,452,960
% of Total	42.1%	37.0%	20.9%	100.0%	79.1%
	PPO Network		Out of Network	Total	% In-Network
Aetna	\$ 8,380,243		\$ 16,222,199	\$ 24,602,442	34.1%
Ameritas	\$ 8,531,435		\$ 16,071,007	\$ 24,602,442	34.7%
Blue Shield	\$ 8,282,198		\$ 16,320,244	\$ 24,602,442	33.7%
MetLife	\$ 11,269,021		\$ 13,333,421	\$ 24,602,442	45.8%
Standard	\$ 8,324,173		\$ 16,278,269	\$ 24,602,442	33.8%
United Concordia	\$ 8,383,872		\$ 16,218,570	\$ 24,602,442	34.1%
UNUM	\$ 8,380,243		\$ 16,222,199	\$ 24,602,442	34.1%

Out of Network

- The Out of Network (OON) analysis focused on the number of providers, procedures and submitted charges for each carrier
- Delta Dental had the fewest OON providers, procedures and charges
- With being a self-funded dental plan, SMCSIG determines the OON reimbursement level (discount) off submitted charges
- Current Delta Dental discount on OON claims is 48.8%
- The higher the discount, the greater the likelihood of balance billing to the member

Out-of Network (OON) Summary	Providers	Procedures	Submitted Charges
Delta Dental	726	20,100	\$ 5,149,482
Aetna	2,296	87,495	\$ 16,222,199
Ameritas	2,156	82,982	\$ 16,071,007
Blue Shield	2,705	85,861	\$ 16,320,244
MetLife	1,837	69,639	\$ 13,333,421
Standard	2,171	84,586	\$ 16,278,269
United Concordia	2,197	85,511	\$ 16,218,570
UNUM	2,296	87,495	\$ 16,222,199

Dental RFI Summary



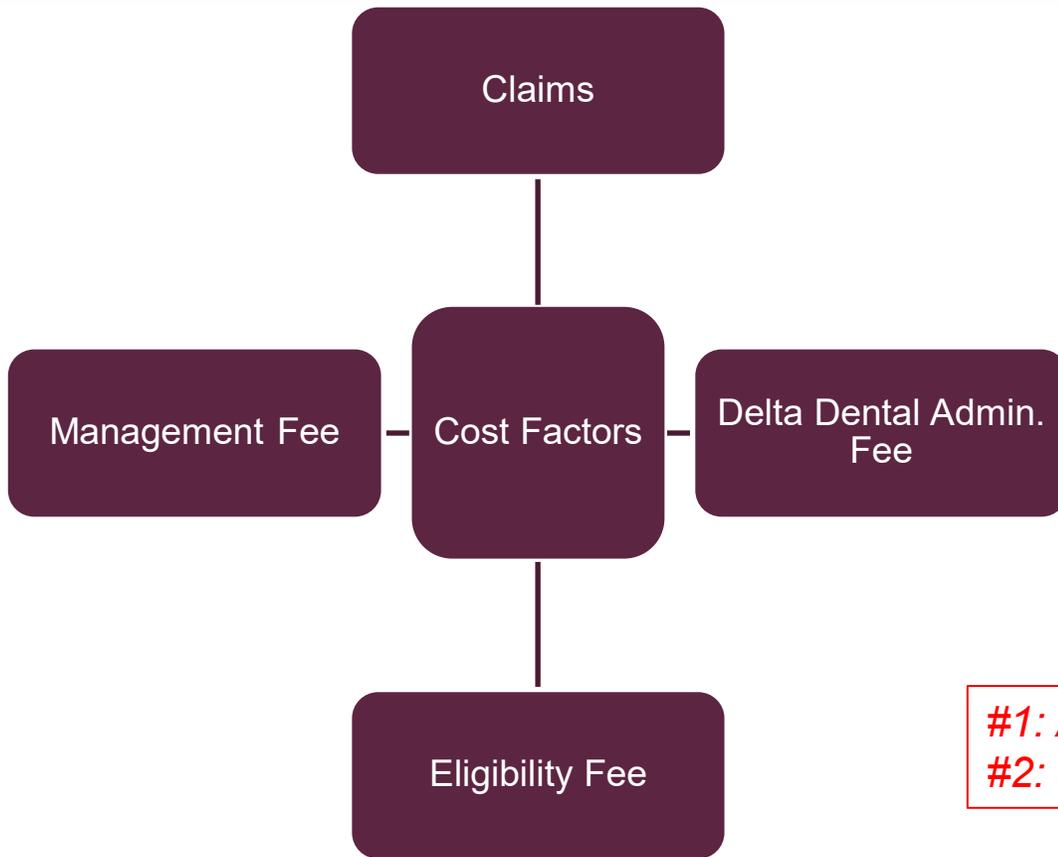
SMCSIG History 2016-Present

- Performance in the dental coalition has been predictable and stable and has afforded SMCSIG the opportunity to generate reserves based on the historical rate action

Historical Rate Action

Year	w/ Margin	w/Out Margin	Final Action
2016	0.99%	-1.78%	0%
2017	2.57%	-0.24%	0%
2018	-0.58%	-3.31%	0%
2019	-0.91%	-3.36%	-4%
2020	-0.34%	-3.06%	-3%
2021	1.30%	0.0147	-5%
2022	-12.19%	-14.59%	0%
2023	-0.32%	-3.05%	0%
2024	0.71%	-2.05%	0%

Dental Coalition Funding Structure



Cost Factor	Amount
Claims	Amount Incurred
Delta Admin. Fee	5.75% of Claims
Eligibility Fee	\$0.39 PEPM
Management Fee	\$0.18 PEPM

#1: Admin Fee of 5.75% is Lowest Fee available from Delta Dental
 #2: Eligibility Fee of \$0.39 is unique to Dental Coalition and Kcares

Purpose of KCARES

Keenan's Coalition Advanced Reporting Eligibility System (KCARES) is available to participating dental and vision coalition districts, to help reduce eligibility management costs through electronic eligibility reporting.

Core KCARES service offerings:

- Electronic reporting of eligibility to carriers
- Client can produce own eligibility lists online
- Carrier Billing Report Summary
- Reporting of Over Age Dependent Children

Program Eligibility Fee: \$0.39 PEPM

DENTAL: INDEMNITY PLANS

SMCSIG Dental Indemnity Plan

PPO Network Advantages vs. Indemnity Plans

There are three advantages to attending PPO providers for members and employers:

1. Cost is reduced based on contracted discount rates
2. PPO providers are contracted to accept the contracted PPO amount.
 - a. Balance billing of the submitted charge balance is not allowed under the PPO contract. Balance billing is a practice where the provider receives the carrier payment and balance bills the member for the difference from the submitted charge.
3. PPO Providers are contracted and may not request for complete or partial funding of the submitted charge in advance of services being rendered.

In an Indemnity plan:

1. There are no contracted rates. Rates are reduced to a percentile of Usual, Customary, and Reasonable (UCR) Charges authorized by SMCSIG and administered by the carrier.
2. Indemnity providers are not-contracted and can:
 - a. Bill the member for the difference between the Submitted Charge and the UCR payment.
 - b. Require prepayment up to 100% prior to providing any services.

SMCSIG Dental Indemnity Plan

Indemnity Plan Options and Costs

Keenan has prepared the following two Indemnity options as an illustration of costs for SMCSIG:

- **Option 1** - Every SMCSIG PPO plan comes with an out-of-network (OON) benefit. The OON benefit is an indemnified benefit. SMCSIG could consider increasing the OON reimbursement level to the 80th, 90th, or 95th percentile of UCR, instead of the 51.2% of UCR currently being utilized.

This option gives no consideration to increasing the OON plan benefit design. Increasing OON plan benefits would further increase the rate adjustments.

- **Option 2** – Offer an Indemnity plan (or plans) paying a higher UCR reimbursement level (80th, 90th, or 95th percentile of UCR, instead of the 51.2% of UCR currently being utilized).

This option assumes current in-network benefit levels for the indemnity plans.

SMCSIG Dental Indemnity Plan

The following chart provides a cost summary for both options:

	Current 51.2%	OON UCR Percentile		
		80th%	90th%	95th%
Option 1				
Claim Cost	\$ 16,399,590	\$ 17,882,109	\$ 18,397,057	\$ 18,654,531
% Rate Adjustment		9.0%	12.2%	13.7%
Option 2	Submitted Charges			
Claim Cost	\$ 24,602,442	\$ 19,681,954	\$ 22,142,198	\$ 23,372,320
% Rate Adjustment		20.0%	35.0%	42.5%

Option 1 would require rates to be increased 9.0% to 13.7% to accommodate a greater UCR reimbursement level for Out-of-Network claim payment.

Option 2 would require an increase in rates from 20.0% to 42.5%

THANK YOU



San Mateo County Schools Insurance Group

Part 1 - Dental & Vision Plans - JPA Options for Consideration

Part 2 - RFP Review for 1/1/2025 Dental Plan Marketing

- Alternative Dental Plan Carrier
- Indemnity Plan Options

March 14, 2024

Agenda



- ▶ Alliant Overview & Capabilities
- ▶ Part 1 - Dental & Vision - Alternative JPA Proposal
 - 1/1/2025 Timeline to move to ACSIG or SISC
 - Additional Delta Dental Options for Consideration
- ▶ Part 2 - Dental Plan Marketing - DRAFT RFP Review
 - Alternative Dental Plan Carriers
 - Indemnity Plan Considerations
 - 1/1/2025 Dental RFP Timeline
- ▶ Appendix
 - Dental Plan Structure
 - Sample Employee Communications

One of the Nation's Leading Brokerage Firms

2022 & 2023 Forbes' list of America's Best Midsize & Large Employers

2022 & 2023 Forbes' list of America's Best Employers for Diversity

\$3B+

In revenue

\$25.7B

In premium*

9,500+

Employees in 130+ Offices

8,600+

EB Clients Nationally

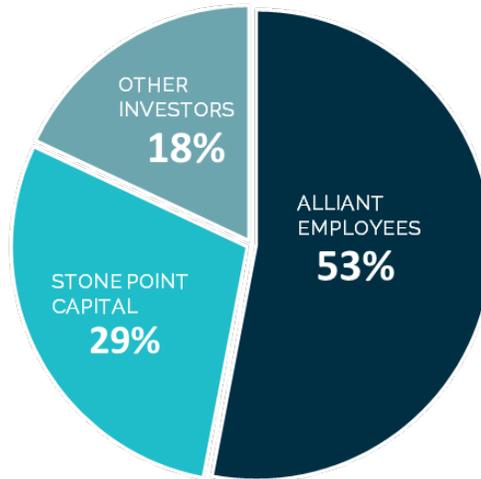
Public Entity capabilities and proven track record

Flat management structure comprised of tenured insurance industry experts

Proprietary programs that leverage our expertise, scale, and volume

Best-in-class organic growth

Alliant Ownership



*Includes actual reported premium and calculated premium based on commission; may exclude acquisition premium.

Who We Work With *(just a few)*



SISC

Self-Insured Schools of California
Schools Helping Schools



PRISM

Public Risk Innovation,
Solutions, and Management



California State University Risk Management Authority



REDWOOD EMPIRE SCHOOLS INSURANCE GROUP
Serving schools since 1979



BUTTE SCHOOLS
SELF-FUNDED PROGRAMS



Alliant Creative Agility

Creative Agility enables us to help our clients build resilience and turn change into opportunity

Perspective

Reliable insights in an uncertain world

Partnership

Plans built around what matters to you

Performance

Optimized for business outcomes

	Traditional Consultant	 Alliant	Traditional Broker
Strategic Planning	✓	✓	✗
Actuarial/Underwriting Staff	✓	✓	✗
Data Analytics	✓	✓	✗
Pharmacy Benefit Management	✓	✓	✗
Life & Disability Consulting	✓	✓	✗
Absence Management	✓	✓	✗
Legal/Compliance/PPACA	✓	✓	✗
Health & Productivity	✓	✓	✗
Global Benefits	✓	✓	✗
Mergers & Acquisition	✓	✓	✗
Renewal Management	✗	✓	✓
Issue Resolution	✗	✓	✓
Benefits Administration	✗	✓	✓
Vendor Management & Negotiations	✗	✓	✓
Open Enrollment & Communications	✗	✓	✓
Voluntary Benefits	✗	✓	✓
Extension of HR	✗	✓	✓ ³⁵



Alliant Benefits Consulting Capabilities Overview



Benefits Consulting & Partnership	Cost Management	Employee Engagement	HR Advocacy & Support	Health & Wellbeing
<ul style="list-style-type: none"> ➤ Strategic Planning ➤ Benchmarking ➤ Vendor Management ➤ Marketplace Trends ➤ Marketing & Cost Containment Expertise ➤ Vendor & Carrier Solutions ➤ Alliant Individual Health Solutions ➤ Joint Labor Management Support & Education ➤ Voluntary Benefits ➤ Underwriting Expertise <ul style="list-style-type: none"> • Plan / Contribution Modeling • IBNR/Reserves Calculations for self-funded plans 	<ul style="list-style-type: none"> ➤ Financial Services <ul style="list-style-type: none"> • Alternative Funding Options & Analysis • Renewal Management • Marketing Expertise • Plan & Rate Negotiations • Analysis & Results • Benchmarking ➤ Alliant Cost & Plan Design Support tools ➤ Alliant Medicare & Individual Solutions ➤ Pooled Purchasing Programs 	<ul style="list-style-type: none"> ➤ Annual Communication Plan ➤ Cross-Generational approach <ul style="list-style-type: none"> • Targeted Messaging • Multi-Media ➤ Ongoing Education <ul style="list-style-type: none"> • New Hires • Open Enrollment • Benefits 101 ➤ Engaging Tools <ul style="list-style-type: none"> • Flipbook • Brainshark • Videos • Bookshelf 	<ul style="list-style-type: none"> ➤ Account Management <ul style="list-style-type: none"> • Dedicated Team • Strategic Planning • Tactical Execution • Vendor Management • Problem Resolution • Implementation Support ➤ Compliance <ul style="list-style-type: none"> • New Client Compliant Review & Audit • Annual Compliance Review • On-staff Attorneys • Legislative Updates & Guidance • Compliance Alerts • Checklists & Toolkits • Seminars / Webinars • Ad-hoc Inquiries • HR Workplace Services (HRWS) Membership • Compliant with Alliant (Podcast) 	<ul style="list-style-type: none"> ➤ Dedicated Health & Productivity Consultant ➤ Strategic Guidance <ul style="list-style-type: none"> • Assessment (AERA) • Program Development • Organizational & Environmental Assessments • Measurement and ROI ➤ Vendor Management ➤ Wellness Communications <ul style="list-style-type: none"> • Annual Calendar • Monthly Newsletters • Mental Health Toolkit • Health Campaigns • Wellness Flyers ★ Proprietary Programs <ul style="list-style-type: none"> • Alliant Brio Health Platform • LifeBalance Customized Employee Savings Platform • Pathwise Financial Wellness



Joint Labor Management Union Support & Education

- ▶ We understand the political nature of the collectively bargained benefit process
- ▶ We believe unions need to be educated, informed, empowered and must gain consensus with their constituents to make collective decisions that ensure the future success of their health and welfare program
- ▶ Alliant continues to receive feedback that our work in the joint labor management environment has successfully impacted negotiations and enabled organizations to implement change that was not possible before Alliant was the Employee Benefit Consultant
- ▶ We understand what is important to your unions and communicate in terms that facilitate dialogue
- ▶ Our role is to provide education and support tools that enable all constituent groups to make decisions that achieve mutually satisfactory results





SPECIALTY Employee Benefits Team

Laurinda Newell
FVP, Underwriting Consultant
Public Entity Programs



Niti Thai
Health & Productivity
Wellness Consultant



Kerstin VanZanten
VP, Voluntary Benefits



Andrea Alacron
Compliance Attorney



Eric Kaufman
Retirement Consultant



Property/Casualty/WC Team

Matt Gowan, SVP
Property & Casualty Leader



Lilian VanVliedt, EVP
WC & Liability, Cyber Oversight



CORE Employee Benefits Team

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Public Entity Practice Leader
Managing Consultant & Partner
*H&W and Business Strategic Partnership
Oversight of Initiatives & Deliverables*



Erin Thomas
Public Entity Practice Leader
Managing Consultant & Partner
*H&W and Business Strategic Partnership
Oversight of Initiatives & Deliverables*



Cathy Huynh
AVP, Programs Service Manager
*Co-Management: Strategy & Execution
Client Satisfaction, Onboarding
Oversight of Account Management Team*



Cristian Rodriguez
Benefit Analyst
*Renewal & Marketing
Benchmarking
Financial Analysis*



Joan Crossley, SVP
VP/Account Executive



Robert Frey, SVP
Claims Advocate



**Alliant's Curious & Driven
Account Team for:**



Part 1

Dental & Vision Alternative JPA Proposal Review



- SMCSIG due diligence to determine:
 1. Best in class JPA Partnership
 - What are the options?
 2. Self-funded Dental & Vision Cost Considerations - Fees & Premium Equivalent Rates
 - What are the Costs with alternative JPAs?
 3. Benefits Administration Alternatives
 - Are the benefits administration options easy to implement & do we have time?
 - Current Broker's response to recent data breach warrants SMCSIG's consideration of alternative JPAs and administrators

Alternative JPAs for Consideration - ACSIG & SISC



Alameda County Schools Insurance Group is an accredited JPA that conservatively balances cost and risk through self-supporting, service driven insurance programs that is committed to providing services to district and county members through education and outstanding customer service.

DENTAL		
	# of Participating Districts	Total Subscribers
ACSIG	250+ (Including JPAs)	116,645
SISC	366	140,886



SISC is a Joint Powers Authority administered by the Kern County Superintendent of Schools Office Mary C. Barlow, Superintendent Our Philosophy - "Schools Helping Schools" Pooling resources provides schools with a more stable long term insurance solution than purchasing from commercial carriers that may be competitive today and out of reach tomorrow. SISC provides a very cost-effective rate environment which reflects its commitment to preventing losses and controlling costs. This keeps millions of dollars in the classroom that would have otherwise been paid out in premiums.

VISION		
	# of Participating Districts	Total Subscribers
ACSIG	49	40,236
SISC	339	109,877



- Dental & Vision Proposals with Alternative JPAs provide illustrative rates for a July 1 effective date
 - Alliant will provide updated Underwriting and Premium Equivalent/Funding Rates for a January 1 effective date at the May 2nd Executive Committee Meeting
- Underwriting Analysis is based on the following factors:
 - Dental & Vision Claims - January through December 2023
 - Annualized Total Premium Equivalent based on enrollment in each plan
 - Trend
 - Dental = 2.5%
 - Vision = 1.5%
 - Margin - no margin included because SMCSIG Dental & Vision reserve balances exceed recommended reserves funding
- **Claim projection indicates that Current Funding Rates are higher than necessary**
- Savings are result of
 - Administrative Costs with Alternative JPA
 - Claim Projection

Underwriting Methodology & Savings Calculation



- Claim projection indicates that Current Funding Rates are higher than necessary
- Projected Incurred But Not Reported (IBNR) claim needs, based on most recent 12 months of paid claims:
 - Dental: \$1,054,628 or 1 month of paid claims
 - Vision: \$52,820 or 3 weeks of paid claims
 - These are expected claims needs only and do not include administration costs or margin

DENTAL

Projected IBNR*	\$1,054,628	1 mo paid claims
Projected Administration (assuming SISC fees)	\$199,353	3 mo admin
Total Expected Minimum Reserve Need**	\$1,253,981	
Current Program Equity	\$8,225,719	

*This analysis is based on 2023 paid claims only. A full claim lag analysis would need to be completed for a true IBNR estimation

**Does not include margin, which should be considered when calculating actual reserve needs.

VISION

Projected IBNR*	\$52,820	3 wks paid claims
Projected Administration (assuming SISC fees)	\$40,905	3 mo admin
Total Expected Minimum Reserve Need**	\$93,725	
Current Program Equity	\$1,591,172	

*This analysis is based on 2023 paid claims only. A full claim lag analysis would need to be completed for a true IBNR estimation

**Does not include margin, which should be considered when calculating actual reserve needs.

ACSIG & SISC JPA Financial Summary Comparison



San Mateo County Schools Insurance Group

Financial Overview
Effective: July 1, 2024

ADMINISTRATION ONLY		Lives	Current	ACSIG	Δ %	SISC	Δ %
ALL DENTAL PLANS		12,716	\$858,908	\$875,234	1.9%	\$797,412	-7.2%
ALL VISION PLANS		7,575	\$166,283	\$120,783	-27.4%	\$163,620	-1.6%
TOTAL ANNUAL ADMIN			\$1,025,191	\$996,017	-2.8%	\$961,032	-6.3%
ANNUAL DOLLAR CHANGE				(\$29,174)		(\$64,159)	
ANNUAL PERCENTAGE CHANGE				-2.8%		-6.3%	
TOTAL PREMIUM		Lives	Current	ACSIG	Δ %	SISC	Δ %
ALL DENTAL PLANS		12,716	\$15,160,826	\$14,294,385	-5.7%	\$14,216,563	-6.2%
ALL VISION PLANS		7,575	\$1,355,449	\$1,087,085	-19.8%	\$1,129,917	-16.6%
TOTAL ANNUAL PREMIUM			\$16,516,274	\$15,381,470	-6.9%	\$15,346,481	-7.1%
ANNUAL DOLLAR CHANGE				(\$1,134,805)		(\$1,169,794)	
ANNUAL PERCENTAGE CHANGE				-6.9%		-7.1%	

Claims & Premium Projections - Dental and Vision



DENTAL			
TOTAL CURRENT PREMIUM			\$15,160,826
Paid Claims (1/23-12/23)			\$12,655,520
Beginning IBNR Reserve			-\$1,045,200
Ending IBNR Reserve			\$1,054,628
Incurred Adjustment			\$9,428
Incurred Claims			\$12,664,948
Total Enrollment (1/23-12/23)			149,450
Incurred Claims PEPM			\$84.74
Trend			2.5%
Projected Claims PEPM (no margin)			\$87.94
Current Enrollment			12,716
Annual Projected Claims			\$13,419,152
ACSIG Admin	5.84%		\$783,678
ACSIG Eligibility	\$0.60		\$91,555
TOTAL ACSIG ADMIN			\$875,234
TOTAL ACSIG PROJECTED PREMIUM			\$14,294,386
ACSIG DIFFERENCE TO CURRENT			-5.7%
SISC Admin	5.84%		\$783,678
SISC Program Management	\$0.09		\$13,733
TOTAL SISC ADMIN			\$797,412
TOTAL SISC PROJECTED PREMIUM			\$14,216,564
SISC DIFFERENCE TO CURRENT			-6.2%

VISION			
TOTAL CURRENT PREMIUM			\$1,355,449
Paid Claims (1/23-12/23)			\$915,549
Beginning IBNR Reserve			-\$49,651
Ending IBNR Reserve			\$52,820
Incurred Adjustment			\$3,169
Incurred Claims			\$918,718
Total Enrollment (1/23-12/23)			88,376
Incurred Claims PEPM			\$10.40
Trend			1.5%
Projected Claims PEPM (no margin)			\$10.63
Current Enrollment			7,575
Annual Projected Claims			\$966,298
ACSIG Admin	10.5%		\$101,461
ACSIG Program Management	2.0%		\$19,326
TOTAL ACSIG ADMIN			\$120,787
TOTAL ACSIG PROJECTED PREMIUM			\$1,087,085
ACSIG DIFFERENCE TO CURRENT			-19.8%
SISC Admin	\$1.71		\$155,439
SISC Program Management	\$0.09		\$8,181
TOTAL SISC ADMIN			\$163,620
TOTAL SISC PROJECTED PREMIUM			\$1,129,918
SISC DIFFERENCE TO CURRENT			-16.6%

Financial Summary - Dental Only



San Mateo County Schools Insurance Group

Dental Financial Overview

Effective: July 1, 2024

ADMINISTRATION ONLY		Lives	Current	ACSIG	Δ %	SISC	Δ %
Plan A	586	\$39,582	\$40,334	1.9%	\$36,748	-7.2%	
Plan B	633	\$42,756	\$43,569	1.9%	\$39,695	-7.2%	
Plan D	7,788	\$526,044	\$536,043	1.9%	\$488,380	-7.2%	
Plan E	655	\$44,242	\$45,083	1.9%	\$41,075	-7.2%	
Plan F	1,079	\$72,882	\$74,267	1.9%	\$67,663	-7.2%	
Plan J	1,350	\$91,186	\$92,920	1.9%	\$84,658	-7.2%	
Plan L	625	\$42,216	\$43,018	1.9%	\$39,193	-7.2%	
TOTAL ANNUAL ADMIN			\$858,908	\$875,234	1.9%	\$797,412	-7.2%
ANNUAL DOLLAR CHANGE				\$16,326		(\$61,496)	
ANNUAL PERCENTAGE CHANGE				1.9%		-7.2%	
TOTAL PREMIUM		Lives	Current	ACSIG	Δ %	SISC	Δ %
Plan A	586	\$753,654	\$710,583	-5.7%	\$706,714	-6.2%	
Plan B	633	\$750,131	\$707,261	-5.7%	\$703,411	-6.2%	
Plan D	7,788	\$8,803,696	\$8,300,565	-5.7%	\$8,255,375	-6.2%	
Plan E	655	\$803,939	\$757,994	-5.7%	\$753,868	-6.2%	
Plan F	1,079	\$1,404,913	\$1,324,622	-5.7%	\$1,317,411	-6.2%	
Plan J	1,350	\$1,843,129	\$1,737,794	-5.7%	\$1,728,333	-6.2%	
Plan L	625	\$801,363	\$755,565	-5.7%	\$751,452	-6.2%	
TOTAL ANNUAL PREMIUM			\$15,160,826	\$14,294,385	-5.7%	\$14,216,563	-6.2%
ANNUAL DOLLAR CHANGE				(\$866,441)		(\$944,263)	
ANNUAL PERCENTAGE CHANGE				-5.7%		-6.2%	

Cost Proposal - Dental Admin Only



MONTHLY ASO FEES
Delta Administration Fee (% of Claims)
Management Fee (PEPM)
Eligibility Fee (PEPM)

TOTAL ADMIN ESTIMATE PEPM (based on claim projection of \$87.94 PEPM)
ADMIN ONLY ANNUAL COST
ANNUAL DOLLAR CHANGE
ANNUAL PERCENT CHANGE

EEs
12,716

Current	ACSIG	SISC
5.75%	5.84%	5.84%
\$0.18	\$0.00	\$0.09
\$0.39	\$0.60	\$0.00
\$5.63	\$5.74	\$5.23
\$858,908	\$875,234	\$797,412
	\$16,326	-\$61,496
	1.9%	-7.2%



San Mateo County Schools Insurance Group

Vision Financial Overview Effective: July 1, 2024

ADMINISTRATION ONLY		Lives	Current	ACSIG	Δ %	SISC	Δ %
ALL VISION PLANS		7,575	\$166,283	\$120,783	-27.4%	\$163,620	-1.6%
TOTAL ANNUAL ADMIN			\$166,283	\$120,783	-27.4%	\$163,620	-1.6%
ANNUAL DOLLAR CHANGE				(\$45,500)		(\$2,663)	
ANNUAL PERCENTAGE CHANGE				-27.4%		-1.6%	
TOTAL PREMIUM		Lives	Current	ACSIG	Δ %	SISC	Δ %
ALL VISION PLANS		7,575	\$1,355,449	\$1,087,085	-19.8%	\$1,129,917	-16.6%
TOTAL ANNUAL PREMIUM			\$1,355,449	\$1,087,085	-19.8%	\$1,129,917	-16.6%
ANNUAL DOLLAR CHANGE				(\$268,364)		(\$225,531)	
ANNUAL PERCENTAGE CHANGE				-19.8%		-16.6%	

Cost Proposal - Vision Admin Only



MONTHLY ASO FEES
VSP Administration Fee (% of Claims or PEPM)
Management Fee (% of Claims or PEPM)

TOTAL ADMIN ESTIMATE PEPM (based on claim projection of \$10.63 PEPM)
ADMIN ONLY ANNUAL COST
ANNUAL DOLLAR CHANGE
ANNUAL PERCENT CHANGE

EEs
7,575

Current	ACSIG	SISC
11.00%	10.50%	\$1.71
\$0.66	2.0%	\$0.09
\$1.83	\$1.33	\$1.80
\$166,283	\$120,783	\$163,620
	-\$45,500	-\$2,663
	-27.4%	-1.6%

JPA Administrative Questionnaire



SMCSIG JPA Questionnaire

General Information	ACSIG Response	SISC Response
Full name; Legal and Trade Name	Alameda County Schools Insurance Group (ACSIG)	Self-Insured Schools of California (SISC)
Address	PO Box 2487 Dublin CA 94568	2000 K St, Bakersfield, CA 93301
Phone Number	(925) 225-1030	(661) 636-4710
Website Address	www.acsig.com	www.sisc.kern.org
Date Company Founded	1978	1978
Dental - Number of Member Districts/JPAs	250+	366
Dental - Number of Public Schools Employees covered	116,645	140,886
Vision - Number of Member Districts/JPAs	49	339
Vision - Number of Public Schools Employees covered	40,236	109,877
Eligibility & Carrier Considerations		
Confirm your ability to receive electronic eligibility data from a third-party vendor/TPA and agree to EDI/file feed testing during implementation.	PBIA already has an existing file feed with AF. New groups can easily be added to the existing file.	SISC already has an existing file feed with AF. New groups can easily be added to the existing file.
Please outline options for initial enrollment	Typically with a Delta to Delta and VSP to VSP transition, we will ask the carriers to internally terminate and transfer the membership. We have confirmed that the SMCSIG members are in their own group number and not comingled with the larger coalification and the carriers can perform the T&T. We recommend setting a cut-off date for changes in the Kcares system and then transfer the members afterward. Once transferred, the group would make changes in the ACSIG PBIA/VSP accounts or directly with their TPA (AF). Alternatively, ACSIG can also accept a census enrollment and we will load for the initial enrollment and eligibility. The census would need to include each member's division number.	Typically with a Delta to Delta and VSP to VSP transition, we will ask the carriers to internally terminate and transfer the membership. We have confirmed that the SMCSIG members are in their own group number and not comingled with the larger coalification and the carriers can perform the T&T. We recommend setting a cut-off date for changes in the Kcares system and then transfer the members afterward. Once transferred, the group would make changes in SISCconnect or directly with their TPA (AF).
Please outline your ability to move members from Kcares to your JPA	Because this is a Delta to Delta and VSP to VSP transition, the carriers will internally terminate and transfer the plans and eligibility in their system. The T&T will be a smooth and streamlined process handled by the carriers. The member utilization history will carry over and benefits will not start new.	SISC has performed many transfers from other pools for Delta to Delta and VSP to VSP groups. We do not foresee any issues or concerns. The member utilization history will carry over and benefits will not start new.
Any changes required?	VSP requires new group numbers and division numbers for SMCSIG to move to ACSIG. The group can keep the existing dental group number if the funding remains self-funded.	VSP will require new group numbers for SMCSIG to move into SISC. No changes are needed with Delta Dental for a move into SISC.

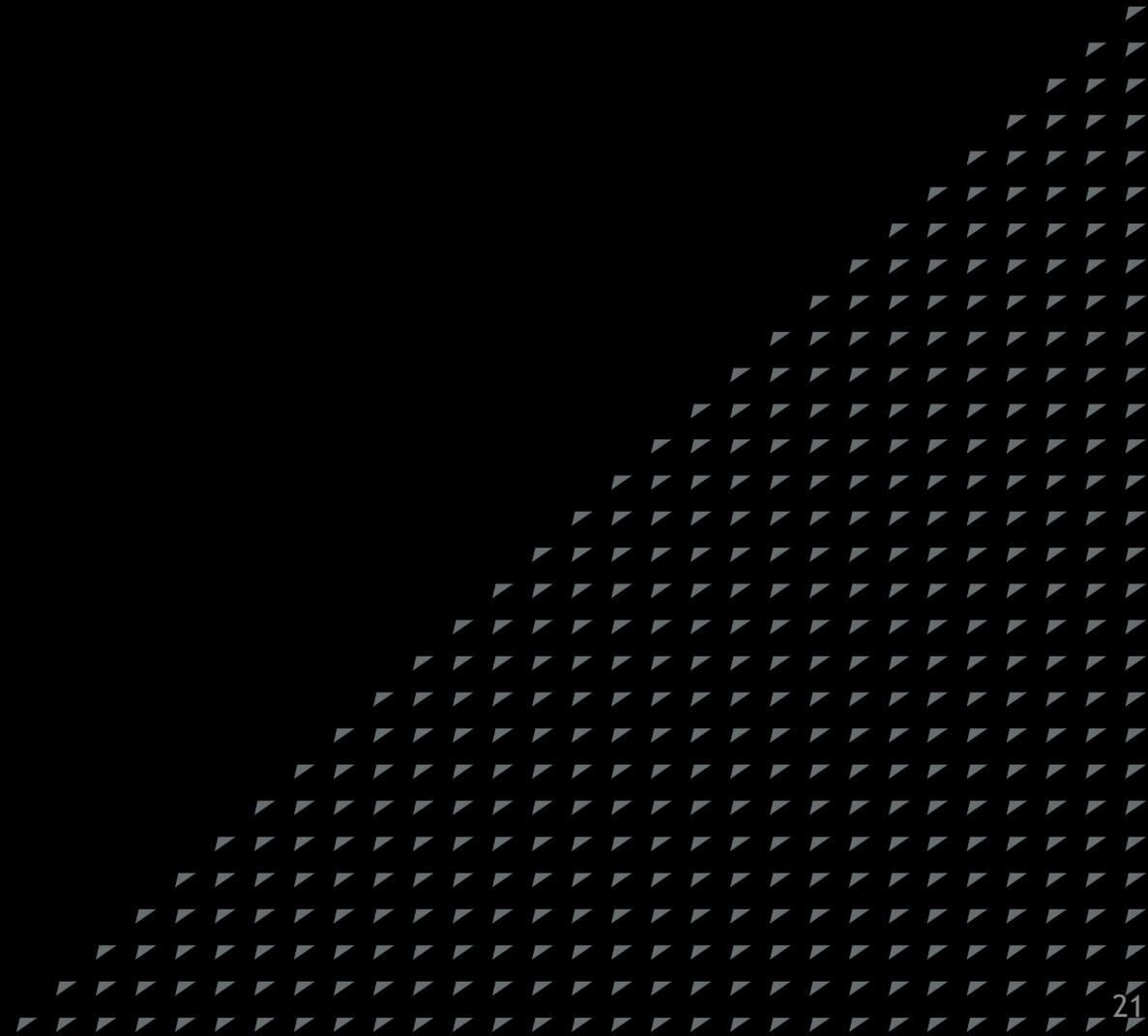
JPA Administrative Questionnaire (continued)



TPA Testing		
Please outline testing requirements prior to the effective date	If the initial enrollment and eligibility is coming from AF, we require testing 60 days prior to the effective date.	Yes, for the smoothest transition, we will need to test in 60 days prior to effective date so that we are ready to receive production file 1 month prior to the effective date to ensure all membership is loaded correctly.
Pre-Fund		
Do you require a pre-fund to pay claims?	Yes, separate dental and vision prefunds apply. ACSIG requires a prefund deposit for self-funded groups for cashflow purposes, as ACSIG will bill the group in arrears. ACSIG UW will calculate the prefund amount, which is ~6 weeks average claims. The prefund is held by ACSIG in a separate account. Should the group terminate from the program, the prefund can be refunded or held to pay for runoff claims. The prefund isn't touched throughout the group's participation in the program.	SISC will pay Delta Dental & VSP on behalf of SMCSIG. SISC will then bill SMCSIG monthly for actual claim costs and administration fees. The pre-fund is used to cover the first month of claims and admin costs.
Delta Dental Pre-fund	Option for Weekly or Monthly Claims Payment. Weekly Claims Payment - No prefund is required. Monthly Claims Payment - A prefund is required and is equivalent to 6 weeks of claims and must be received 30 days prior to the effective date.	Pre-fund is an estimate of paid claims and administrative fees sufficient to cover the monthly disbursements by Delta and SISC administrative costs until billed to Participant by SISC.
VSP Pre-Fund	Monthly Claims Payment - A prefund equivalent to 6 weeks of claims and must be received 30 days prior to the effective date. (Weekly vision claims payment is not available in the program)	Pre-fund is an estimate of paid claims and administrative fees sufficient to cover the monthly disbursements by VSP and SISC administrative costs until billed to Participant by SISC.
Billing		
Describe your options for billing and payment process	ACSIG provides invoice the 1st week of each month. The invoice includes a cover letter that includes claims total, admin fee, eligibility fee, and broker fee (if applicable). Claims data is also included.	SISC will bill SMCSIG monthly for the prior month's actual paid claims and administration costs. The data file will accompany the invoice each month and breaks out the billing by product and group number. Both Dental & Vision are included on the same invoice and data file, but reported separately within.
Experience		
Please provide your experience moving Districts/JPAs who were previously with Kcares	We have moved multiple groups from Keenan pools. We have not run into any issues as a Delta to Delta and VSP to VSP transition is handled internally at the carrier seamlessly. Because this is a Delta to Delta and VSP to VSP transition, the carriers will internally terminate and transfer the plans in their system. The T&T will be a smooth and streamlined process handled by the carriers.	SISC has not assisted in a transition specifically from KCares to SISC but has performed many transfers from other pools for Delta to Delta and VSP to VSP groups. We do not foresee any issues or concerns.

1/1/2025 Timeline

Move to ACSIG or SISC



Alternative JPA - 1/1/2025 Timeline for Dental & Vision



SMCSIG - move to Alternative JPA for Dental & Vision	OWNER	DUE DATE
Effective Date: 1/1/2025		
SMCSIG provides Letter of Authorization	SMCSIG	1/24/2024
SMCSIG provides census, enrollment by plan & current rates by plan	SMCSIG	12/11/2023
SMCSIG provides actuarial reports & current reserve balance	SMCSIG	12/11/2023
Send Request for Proposal to SISC & ACSIG for Dental & Vision JPA proposals	Alliant	2/8/2024
JPA Proposals due to Alliant	Alliant	2/26/2024
JPA proposal analysis to include administrative comparison, underwriting, reserve recommendation & cost analysis	Alliant	2/26 - 3/5
Meet with SMCSIG to review JPA RFP results & plan for Board meeting	SMCSIG/Alliant	3/11/2024
Meet with Board to review 7/1/2024 illustrative JPA RFP results, new JPA Benefits Administration TPA & review 1/1/2025 Dental RFP/Marketing	SMCSIG/Alliant	3/14/2024
Extend Keenan/KCares agreement through 12/31/2024	SMCSIG	3/15/2024
Benefits administration TPA coordination with new JPA		
1. Member District Administrative Meetings with Ben Admin TPA	SMCSIG/Alliant/Ben Admin TPA	3/15 through 6/1/2024
2. Member Districts complete Ben Admin TPA Workbook with plan rates /contribution	SMCSIG / Districts	7/8/2024 (T)
3. Member District Administrative Training with Ben Admin TPA	SMCSIG/Districts/Ben Admin TPA	Sept - Oct
Member District Open Enrollment	SMCSIG/Ben Admin TPA	Mid September - Mid November
Notify Delta Dental of JPA change eff 1/1/2025	SMCSIG/Alliant	8/1/2024
Notify VSP of JPA change eff 1/1/2025	SMCSIG/Alliant	8/1/2024
Employee Communication draft/review/approval in preparation for Open Enrollment	Alliant/Carriers/Ben Admin TPA	8/9/2024
Notify current Broker & KCares program in writing of intent to terminate eff 1/1/2025	SMCSIG	9/20/2024
Census Enrollment due to Ben Admin TPA	SMCSIG	8/23/2024 (T)
Post Enrollment Files due to Dental & Vision Carriers	Ben Admin TPA	Tentative 12/6 (JPA/carrier dictates)
Effective Date with new JPA	SMCSIG/Ben Admin TPA/new JPA	1/1/2025

Should SMCSIG decide to change to ACSIG or SISC, Alliant will provide updated underwriting (claims through March) for a 1/1/2025 effective date at the May 2nd Executive Committee meeting

Delta Dental Plans

Additional Options for Consideration





Delta Dental - Additional Options for Consideration

In order to lessen the impact of increased Out-of-Pocket expenses for members, SMCSIG may want to consider the following Dental Plan Options:

- **Increase Premier & Out-of-Network Calendar Year Maximums**
- **Diagnostic & Preventive Waiver - cost impact**
 - With the D&P Maximum Waiver, diagnostic and preventive services won't count against members' annual maximums
 - Simple to use, with no qualifying events or dollar amounts to track
 - D&P Maximum Waiver provides members with more dollars available to cover costly, extensive procedures, i.e. fillings, gum disease treatment, root canals and crowns
- **Debit/Credit Card for Out-of-Network services - no cost**
 - Implemented with little to no administration by the client
 - Members can pay for Dental expenses over 12 months with no fees or credit checks with line of credit of \$500 or more with Lane Health
 - Can also include non-dental health care expenses over time (medical, RX, vision)
 - Card can link to Healthcare FSA so members can utilize available pre-tax funds without having to swipe FSA debit card
- **Employee Communications & Promotion of In-force programs & services**
 - Life Perks Program
 - Pre-Treatment Estimate
 - Out-of-Network provider - how to navigate

Part 2

Dental Plan Marketing - DRAFT RFP Review

Alternative Dental Plan Carriers

Indemnity Plan Option

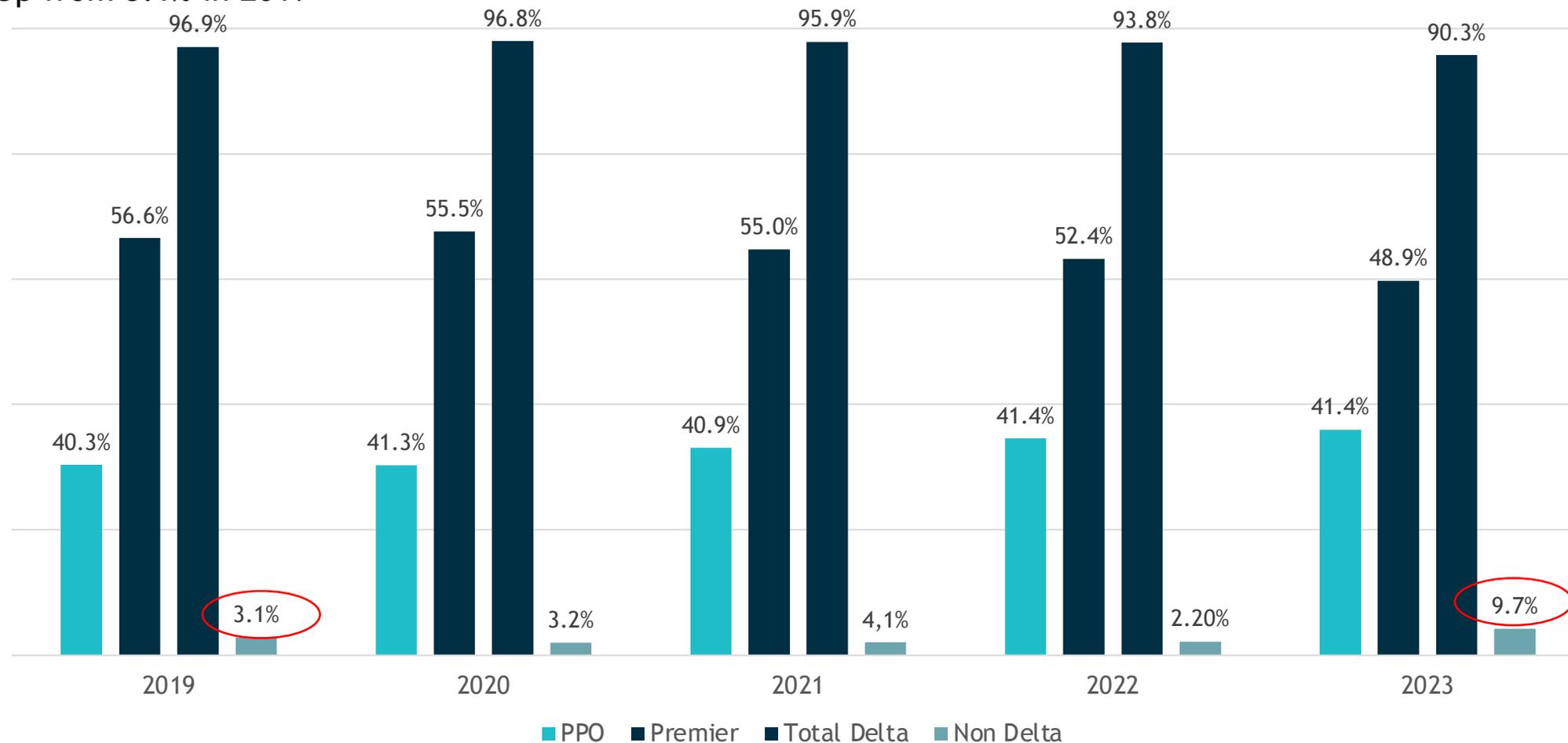


- The combination of Delta's Premier and PPO networks **still** offers access to more dentists compared to any other dental carrier network
 - SMCSIG members' Out-of-Network utilization has increased from 3% in 2019 to 10% in 2023
- Dental network changes - Delta Dental used to have 94%+ of all providers as In-network in CA
 - Today, Delta Dental contracts with **80%** of all dentists in CA
- Delta Dental pays Out-of-Network (OON) claims based on their MAC - Maximum Allowable Charge
 - Delta Dental's MAC is equivalent to approx. the 50th percentile of Usual & Customary (U&C). Members who utilize an OON provider have higher Out-of-Pocket expenses.
- Members are required to "Pay up Front" because Delta Dental will not pay OON providers directly
- Delta Dental's recent response to data breach warrants SMCSIG consideration of alternative carriers



SMCSIG - 5-Year Delta Dental Network Utilization

- For the period January through December 2023, 9.7% of SMCSIG claims dollars were attributable to Out-of-Network providers
 - Up from 3.1% in 2019





The results of the RFP will provide SMCSIG Board & Member Districts with the following options for consideration:

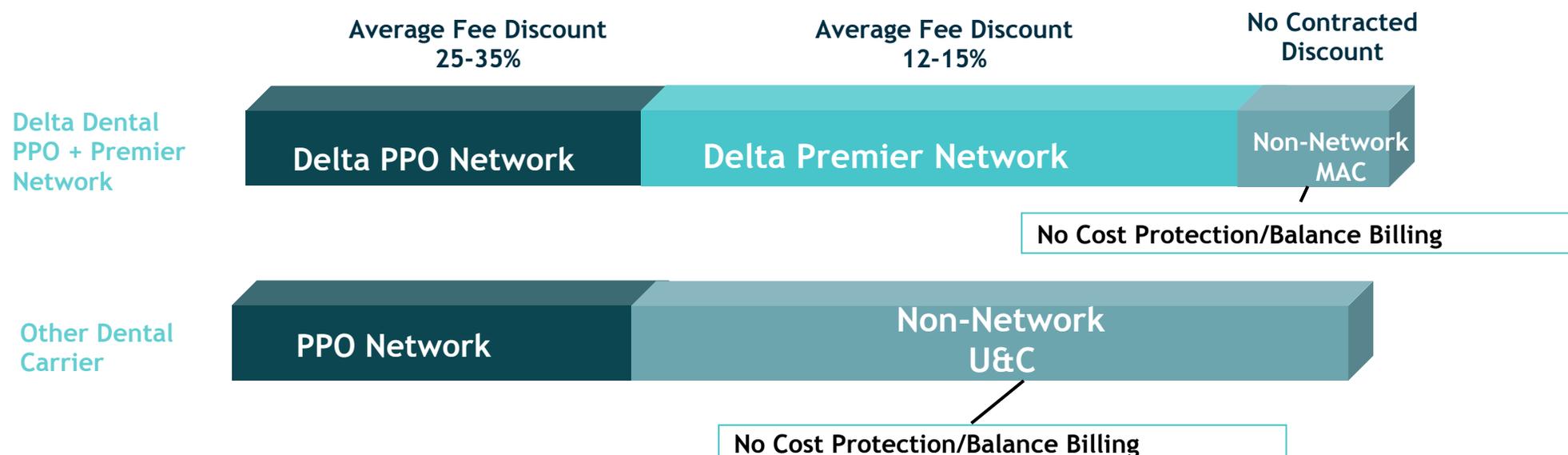
- **Option 1 - Replace Delta PPO with Another Carrier Dental PPO and add an Indemnity Plan Option for Individual Member Districts to decide if they want to add**
 - Full JPA decision
- **Option 2 - Add Indemnity Plan Option as a choice alongside Delta Dental PPO**
 - Individual Member District decision
- **Option 3 - Status quo - SMCSIG continues to offer Delta Dental PPO as only option offered to Member Districts**
 - Full JPA Option



Delta Dental Network

Delta Dental continues to offer the largest network of providers in California

- Unique to Delta Dental, their nationwide PPO network includes more than 404,000 dentist access points and is supported by their nationwide Premier network with over 470,000 dentist access points, which represents nearly 80% of all unique dentists in the U.S.
- Specific to California: PPO network includes more than 59,000 dentist access points and is supported by their Premier network with over 66,000 dentist access points, which represents nearly 80% of all unique dentists in California.
- Over the last few years, Delta Dental has made changes to provider credentialing and compensation in some specialties to ensure that the cost of coverage through Delta is competitive with the cost of care from other insurers



SMCSIG - Top 25 Delta Dental Providers by Unique Patients



- Of Top 25 Providers
 - 8 PPO
 - 12 Premier
 - 5 Out-of-Network

Top Providers by Unique Patient Count

Practice Location Name	NPI	Specialty	Provider Last Name	City	Unique Patient Count	Approved Procedure Count	Submitted Amount	Delta Paid Amount	Claim Count	Provider Network as of 03/1/2024
AHANI AND VAFI DENTAL GROUP INC	1609095223	General Dentist	AHANI	PACIFICA	176	1,037	\$82,875	\$61,585	326	Premier
BRONZINI DENTAL GROUP	1720722150	General Dentist	BRONZINI	MILLBRAE	169	814	\$155,025	\$85,146	463	Premier
DONALD YANG DDS	1952882300	General Dentist	YANG	MILLBRAE	139	1,364	\$252,919	\$96,499	377	PPO
CABRILLO FAMILY DENTAL CARE	1942488473	General Dentist	HENSPETTER	PACIFICA	134	614	\$91,425	\$41,026	314	Non-Participating
SOUTH SAN FRANCISCO DENTAL CARE	1255673901	General Dentist	CHOI	SOUTH SAN FRANCISCO	125	1,098	\$198,177	\$86,505	327	Premier
THOMAS J POWERS DDS	1861553976	General Dentist	POWERS	SAN MATEO	116	660	\$145,462	\$76,476	288	Non-Participating
DONALD J CURIA DDS	1245386150	General Dentist	CURIA	SAN CARLOS	111	769	\$134,125	\$66,609	305	Premier
NICOLAS L BRONZINI DDS PEDIATRIC DENTISTRY	1205034790	Pediatric Dentist	BRONZINI	MILLBRAE	107	865	\$104,519	\$47,340	229	Premier
VERONICA AVALOS DDS	1861544298	General Dentist	AVALOS	SOUTH SAN FRANCISCO	105	891	\$128,493	\$78,759	288	Premier
FAMILY DENTAL	1396124491	General Dentist	CHAN	FOSTER CITY	105	263	\$44,426	\$24,829	145	Premier
BLOOM DENTAL GROUP	1376998963	General Dentist	TAMIR	SAN MATEO	99	558	\$109,889	\$42,364	235	PPO
GHINA MORAD DMD APC	1659774123	General Dentist	MORAD	REDWOOD CITY	96	813	\$197,015	\$81,677	295	Non-Participating
TONI AMBUS DDS	1659471274	General Dentist	AMBUS	SAN BRUNO	96	643	\$111,373	\$52,636	268	PPO
VINCENT K ASAI DDS	1265502645	General Dentist	ASAI	SAN MATEO	91	289	\$38,876	\$26,190	123	Premier
DANIA T ARMAS DDS INC	1487882619	General Dentist	ARMAS	REDWOOD CITY	90	775	\$198,642	\$58,265	247	PPO
TONY PHILIP VERTONGEN DDS PC	1245390962	General Dentist	VERTONGEN	SAN MATEO	88	470	\$84,777	\$36,778	231	Non-Participating
TITUS TANG DDS INC.	1073795464	General Dentist	TANG	DALY CITY	87	622	\$98,357	\$44,087	176	Premier
MICHAEL WAKASA	1922140110	General Dentist	WAKASA	SAN MATEO	87	356	\$64,346	\$25,710	174	Non-Participating
ROCKAWAY BEACH DENTAL GROUP	1902464480	General Dentist	TSENG	PACIFICA	87	611	\$124,244	\$42,121	170	PPO
BAY AREA ENDODONTICS	1578623815	Endodontist	MICHAELIAN	DALY CITY	84	288	\$175,147	\$63,536	153	PPO
PAUL BELLUOMINI JOHN KIS DDS APC	1457458564	General Dentist	BELLUOMINI	DALY CITY	83	366	\$67,926	\$35,000	164	Premier
CHERRYL GELUZ	1053494815	General Dentist	GELUZ	SOUTH SAN FRANCISCO	82	676	\$45,990	\$36,083	213	PPO
HUNG D PHAM DDS MS INC	1851498968	Pediatric Dentist	PHAM	SAN BRUNO	81	550	\$47,503	\$30,303	153	Premier
DENTAL EASE	1659679041	General Dentist	NG	MILLBRAE	80	724	\$102,690	\$58,376	209	Premier
JUEI Y KAO DMD INC	1780768952	Pediatric Dentist	KAO	DALY CITY	80	852	\$60,525	\$36,783	208	PPO



Claims Example - Other Dental Carrier vs. Delta Dental In and Out-of-Network Differences

Claims Example ¹	Delta Dental PPO	Delta Dental Premier	Other Dental Carrier PPO	Non-Delta Provider	Other Dental Carrier
Dentist Submitted Charges	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Basis of Payment	35% Discount	10% Discount	39.5% Discount	Maximum Allowable Charge (MAC)	90th U&C
Plan Allowance	\$780	\$1,080	\$726	\$600	\$1,200
Plan Pays 80% (Plan Payment)	\$624	\$864	\$581	\$480	\$960
Patient Pays (Plan Allowance - Plan Payment)	\$156	\$216	\$145	\$720 (Member pays \$1200 to dentist up front & wait for \$480 reimbursement from Delta Dental)	\$240

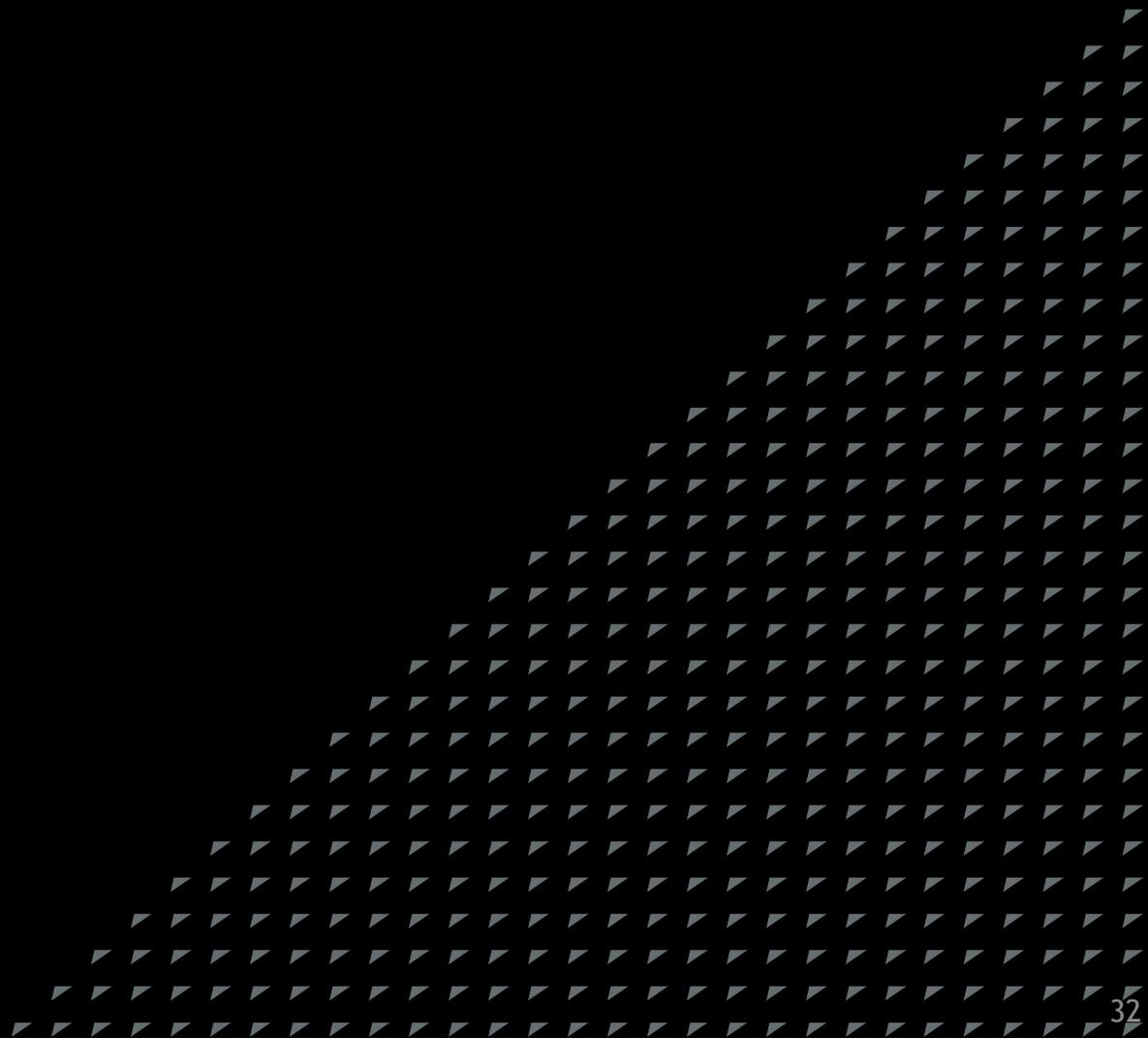
¹ Illustrative claims data for a crown based on California statewide average.

Out of Network Definitions:

- Delta Dental
 - MAC = Claims are paid according to the PPO fee schedule (Maximum Allowable Charge), meaning the member will pay more when they select a non-PPO provider. (equivalent to 50th Percentile of U&C)
- Other Dental Carriers:
 - 90th U&C = the U&C value for a given procedure is set so that 90% of providers in the area charge that amount or less. This amount is the maximum Other Dental Carrier would pay for a covered service from an Out-of-Network provider.

Dental Indemnity Plan

Considerations & Options





Incentive Plan - Coinsurance Status

- ▶ Currently 77.6% or 9,229 are at the 100% coinsurance incentive benefit (maximum level)
 - Members who are using PPO dentists
 - Or, members who have reached the 100% incentive
- ▶ Incentives apply for Premier & Out-of-Network only
 - Premier Dentist - claims are paid based on the Delta Dental's Premier contracts
 - Out-of-Network - Claims are paid according to the Delta Dental's Maximum Allowable Charge (MAC), equivalent to 50th Percentile of U&C

As of March 6, 2024

Benefit Incentive Levels	Member Class	Utilizers	Utilizers	Utilizers	Utilizers	Total Utilizers	Percent	Percent	Percent	Percent
		At Level 1	At Level 2	At Level 3	At Level 4		At Level 1	At Level 2	At Level 3	At Level 4
		70%	80%	90%	100%		70%	80%	90%	100%
70/80/90/100	Primary Enrollee	519	404	295	5,048	6,266	8.3%	6.4%	4.7%	80.6%
	Adult Dependent	198	192	130	2,017	2,537	7.8%	7.6%	5.1%	79.5%
	Child Dependent	357	325	247	2,164	3,093	11.5%	10.5%	8.0%	70.0%
	Total	1,074	921	672	9,229	11,896	9.0%	7.7%	5.6%	77.6%

Incentive levels are based on a utilizer's latest processed claim.



Considerations for a SMCSIG Self-funded Dental Indemnity Plan - No Network

Considerations for a SMCSIG Self-funded Dental Indemnity Plan - No Network:

1. Carrier or Third Party Administrator (TPA) to pay claims
2. Indemnity Plan = Fee-For-Service plan
 - Patient receives dental treatment, pays upfront, then submits claim to Carrier/TPA for reimbursement
 - Reimbursement is based on 90th Percentile of Usual & Customary (U&C) less Coinsurance
 - Balance billing - If claim exceeds reimbursement level:
 - Patient is responsible for any Coinsurance
 - AND
 - Patient is responsible for the balance between the billed amount and the reimbursement amount
3. No “network” involved
 - No provider will have a “network discount”
4. Overall Claims cost will be higher without a network
5. Indemnity Plan Premium Equivalent rates will be higher



Indemnity Plan Options

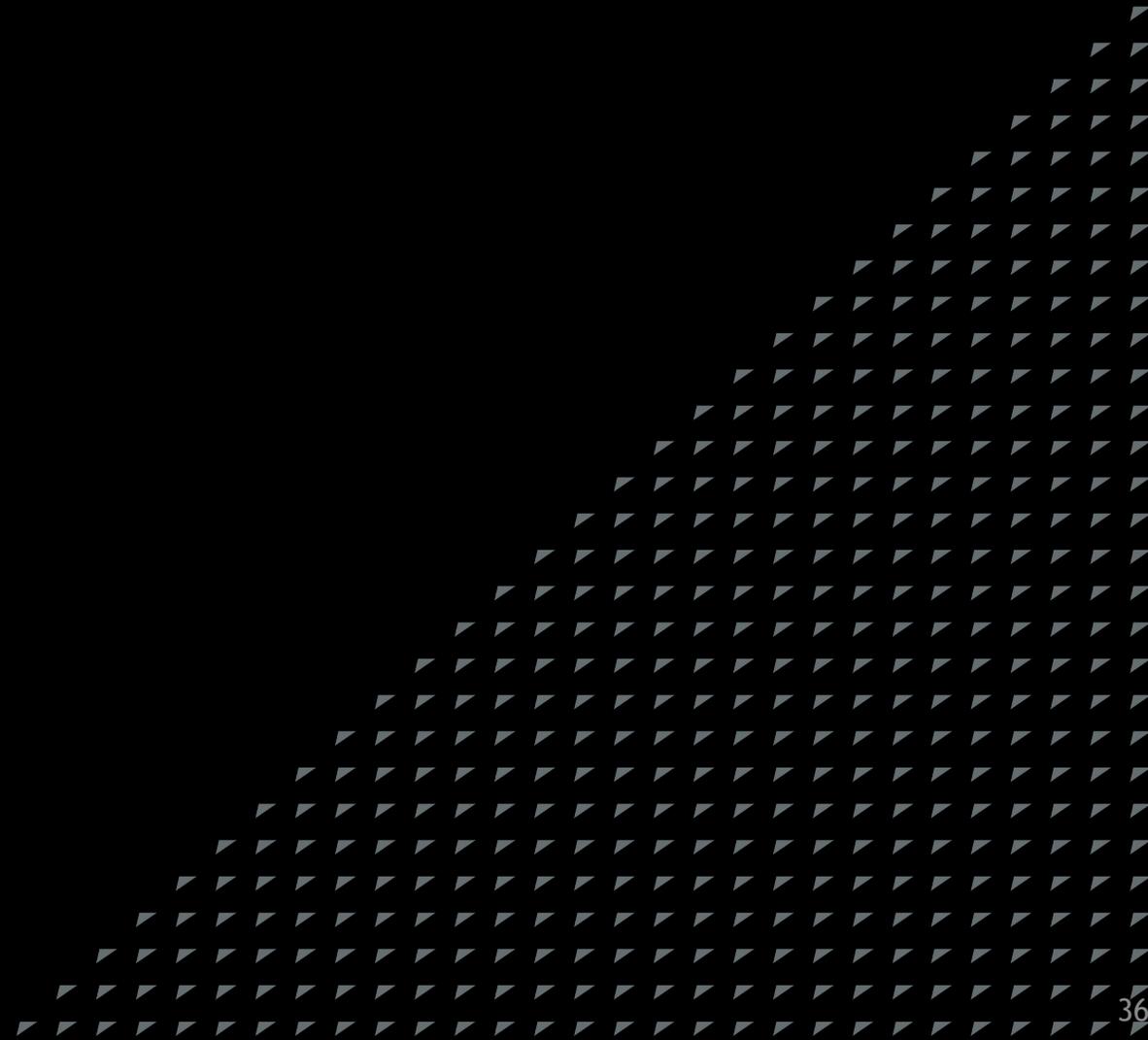
Current Plan Options:

- ▶ SMCSIG Plan D is most popular plan with 7,788 Subscribers enrolled or 61% of eligible employees/retirees enrolled
 - Recommend modelling Incentive Plan Options based on Plan D
- ▶ Plan D is an Incentive plan for Premier & Non-Network providers

Proposed Plan Options:

- ▶ **Option 1:**
 - Traditional benefit design (not an Incentive Plan)
 - The benefits reflect standard benefit design coinsurances (100/80/70/50)
 - Claims paid based on 90th percentile of U&C
 - \$2,500 Calendar Year Maximum
- ▶ **Option 2:**
 - Traditional benefit design (not an Incentive Plan)
 - The plan design pays all except Prosthodontic services at 100% (100/100/100/50)
 - Claims paid based on 90th percentile of U&C
 - \$2,500 Calendar Year Maximum

1/1/2025 Dental RFP & Timeline



SMCSIG Dental Marketing - RFP Timeline



SMCSIG Dental Plan Marketing - Change to Alternative Dental Plan Carrier and/or Add an Indemnity Plan Option	OWNER	DUE DATE
Effective Date of Coverage: 1/1/2025		
Send Request for Proposal (RFP) for new Dental Indemnity option and new Dental carrier to replace Delta Dental eff 1/1/2025	Alliant	3/20/2024
1/1/2025 Dental RFP responses due to Alliant	Alliant	4/5 - 4/10/2024
1/1/2025 Dental proposal analysis to include underwriting, reserve recommendation & cost analysis	Alliant	4/10 - 4/19/2024
Meet with SMCSIG to review RFP results for new Dental Indemnity option and new Dental carrier to replace Delta Dental eff 1/1/2025	SMCSIG/Alliant	4/22 - 4/26/2024
Meet with Executive Committee to review RFP results for 1/1/2025 eff date	SMCSIG/Alliant	5/2/2024
Meet with Board to review RFP results for 1/1/2025 eff date	SMCSIG/Alliant	5/16/2024
JPA Decision for 1/1/2025 - Addition of new Dental Indemnity option and new Dental carrier to replace Delta Dental	SMCSIG	5/16/2024
Meet with Member Districts to determine desire to offer Indemnity Plan	SMCSIG/Alliant	5/17 - 7/1/2024
Begin implementation process with New Carrier / Indemnity Plan	SMCSIG/Ben Admin TPA/Carrier/Alliant	5/17/2024
Ben Admin TPA administration/coordination		
1. Member Districts provide update to Ben Admin TPA Workbook with Indemnity Plan rates / contribution	SMCSIG / Districts	7/8/2024 (T)
Update OE materials to reflect Dental Carrier Change and New Indemnity Plan option	Alliant/Carrier/TPA/Ben Admin TPA	July & August
Census Enrollment due to Ben Admin TPA	SMCSIG	8/23/2024 (T)
Post Enrollment Files due to Dental & Vision Carriers	Ben Admin TPA	Tentative 12/6 (JPA/carrier dictates)
Effective Date of Coverage	SMCSIG/Ben Admin TPA /new JPA/new Carrier	1/1/2025



SMCSIG Dental Marketing RFP

Alternative Dental Carrier & Indemnity Plan Option

The following components are included in Alliant's Request for Proposal

- General Carrier Information
- Intent to Bid
- Questionnaire
 - Financial Proposal
 - Implementation
 - Service & Support
 - Claims Administration
 - Provider Network
 - Eligibility & Billing
 - Reporting
 - Communications
 - Public School Experience
 - Value-Added Programs
- Network Disruption
 - **PPO Discount by County**
 - GeoAccess Report
- Plan Designs - PPO & Indemnity
- References
- Performance Guarantees



SMCSIG Dental Marketing RFP

Alternative Dental Carrier & Indemnity Plan Option

Dental RFP - Questionnaire

Please provide a succinct response in this workbook to supplement the full response in your proposal.

General Information	Proposed Carrier Response
Full name; Legal and Trade Name	
Address	
Phone Number	
Website Address	
Parent Company (if operating as a subsidiary)	
Date Company Founded	
State of Incorporation	
List of branch offices or other subordinate elements that will perform or assist in performing work herein	
Provide relevant information providing proof of your organization's financial soundness (i.e. AM Best, Moody's).	
Provide the number of clients you service, as well as the average size employer client.	
Financial Proposal	
Proposal Valid for (indicate date range)	
Please indicate any assumptions made with your Financial Proposal	
Minimum 3 Year Fee/Rate Guarantee	
Implementation	
Provide an implementation timeline based on the implementation date provided in this RFP - January 1, 2025	
Confirm that there will be an Implementation team assigned for SMCSIG that includes members of the assigned and ongoing service team	
Confirm you will provide an implementation allowance for transition that can be used for communications, and/or soft dollar costs	
Will members get ID cards upon the initial effective date?	
Describe how treatment in progress will be handled during a transition? Including orthodontia.	
Confirm that rates will not change until next renewal, even if enrollment shifts within plans	
Service & Support	
Account Manager Information	
Name	
Address	
Phone Number	
# of years with the company	
# of years in current position with the company	
# of years in the industry	
List any other team members that will serve SMCSIG	
Location, Days and Times of operation	
What was the percent turnover rate for your service and support team in the past 36 months? And how will potential staff turnover be addressed during a term Agreement?	
What location / city would the resources for SMCSIG's account reside?	
Confirm your ability to meet with SMCSIG Benefits staff upon request, as well as attend open enrollment meetings as needed	
Confirm that you will respond to all inquiries within 24 hours	



SMCSIG Dental Marketing RFP

Alternative Dental Carrier & Indemnity Plan Option

Claims Administration	
Confirm the operating hours for claims processing	
Confirm a dedicated claims team will support SMCSIG	
Describe the metrics used to track and monitor claims processing	
Please confirm that claims can be filed both electronically and telephonically	
Please describe your claim processing practices and procedures as it relates to both PPO and Indemnity claims submissions	
Do you have a Member Portal that members can use to access/view claims and payment history?	
Will there be a dedicated Claims Representative assigned to SMCSIG?	
Provider Network	
What are the PPO provider network(s) you propose to use for SMCSIG?	
Are you renting/leasing any other vendor networks? Or are all proposed networks owned by your company?	
Are you planning any changes to the network, products or programs being offered to SMCSIG?	
Please describe your willingness and capability to add providers to your network to meet SMCSIG's needs. Are you willing to offer Performance Guarantees around provider recruitment?	
Please confirm your Out of Network fee schedule and provide an average discount based on SMCSIG's census	<i>We would like to see proposals for 90% UCR</i>
What is your anticipated dental trend for 2025 and 2026?	
What is your average PPO discount for in-network claims for the following Bay Area Counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma.	
Please share the level of information that shows up on your website when doing a provider search (i.e. patient reviews, rating, number of years in business, etc....)	
Can you offer an Indemnity Plan alongside your PPO network(s)?	
Eligibility	
Confirm your ability to receive electronic eligibility data from a third-party vendor/TPA and agree to EDI/file feed testing during implementation.	
Payment and Banking	
What are the approved methods of payment your company can receive from SMCSIG?	
Describe your options for billing and payment process	
Do you require a pre-fund to pay claims?	

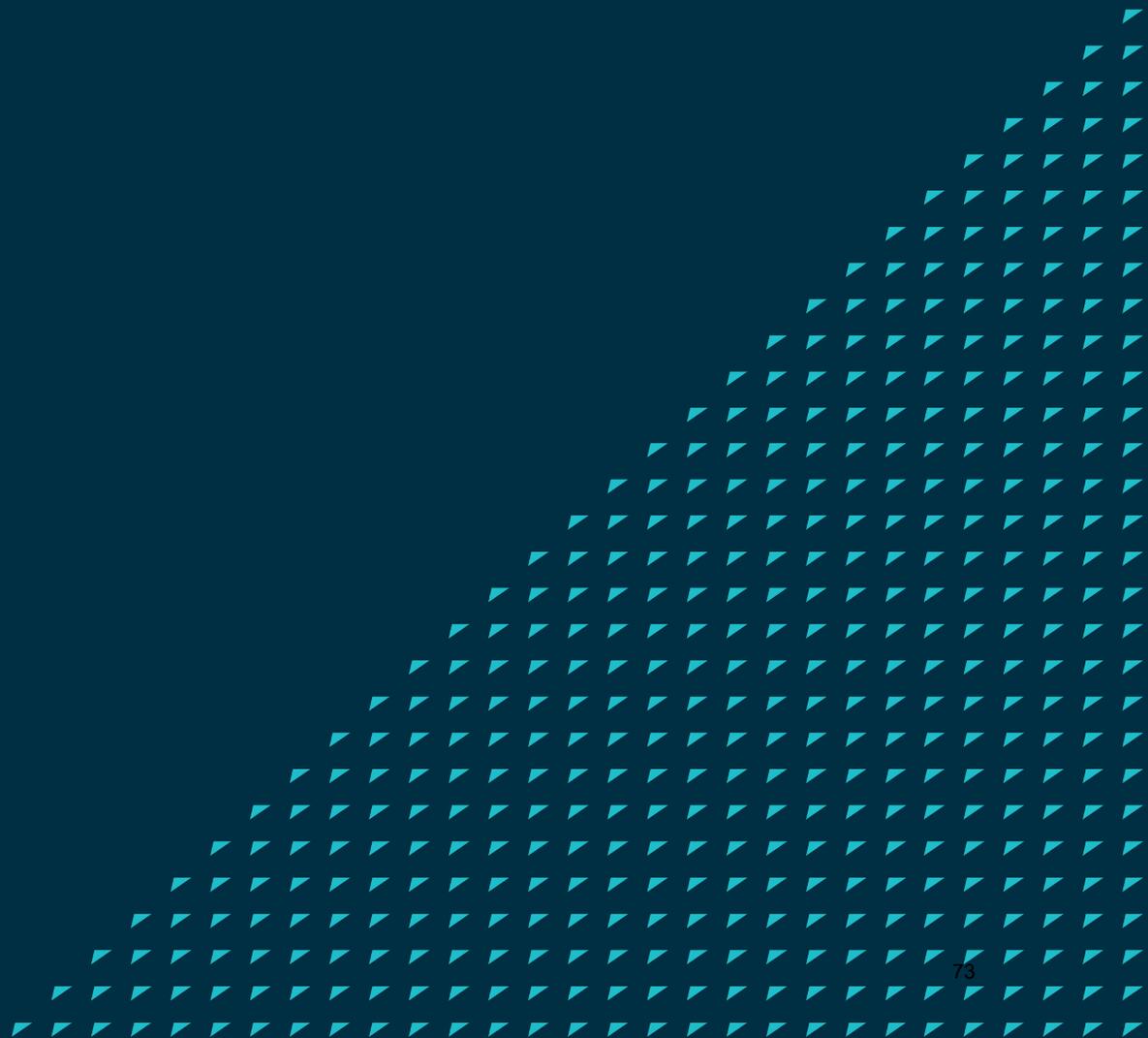


SMCSIG Dental Marketing RFP

Alternative Dental Carrier & Indemnity Plan Option

Reporting	
SMCSIG expects to receive monthly reporting that includes claims and enrollment, as well as quarterly reporting on utilization metrics	
Please provide a sample of your monthly/quarterly reporting package	
Communications & Open Enrollment	
What marketing and communication material is available to members and employers at no cost? Please provide samples.	
Do you have a Mobile Application?	
What level of involvement will your company play in open enrollment and annual benefit fairs?	
Public Entity and Pool Management Experience	
How many California public entities has your firm written over the last 3 years? These can include cities, counties, school districts, special districts, housing authorities, fire districts, and other Joint Powers Authorities	
Please describe your current and/or past experience with a multiple employer dental pool	
Misc....	
What Value Added Benefit/Programs are included in your proposal?	
Can you match current plan designs?	
Please explain how the Coordination of Benefits (COB) structure works? Dual coverage?	
Please describe how you will help to ensure that members are using their preventive benefits on a regular basis	
Please provide sample contract (noting SMCSIG is the contract holder, not the individual employer groups)	
A 180-day notice of termination from your organization to SMCSIG and a 60-day notice of termination from SMSIG to your firm are required.	
Renewal indication of rates/fees are due ~8 months prior to renewal date (mid-April)	

Appendix





SMCSIG Current Self-Funded Plan Arrangement

Price, Plan Design and Network all have an impact on the value to the member

Price

- The actual cost of the insurance to the member.

This includes fixed costs + claims cost

Plan Design

- The cost sharing the member pays toward the services
- Cost sharing may be less when seeing In-Network providers

SMCSIG has 6 Plan Designs

Network

- The number of providers who have agreed to accept the insurers discounted reimbursement amounts
- Breadth of network providers may impact member's out of pocket expenses

SMCSIG uses Delta Dental's network

Administration & Services

- Claims' payer who assumes responsibility for administering benefit plans
- Includes customer service and non-financial benefits and tools for members as well as services for the Plan Sponsor such as reporting, communication tools, etc.

SMCSIG uses Delta Dental's Administration Services



CA License No. 0C36861

Thank you

CONFIDENTIALITY

The information contained in this proposal, including the Exhibits, is the confidential and proprietary information of Alliant Insurance Services, Inc. (Alliant) and is protected by trade secret and other applicable laws. The recipient of this proposal agrees that this information will only be used in connection with the review and consideration of this proposal and may not be copied or shared with any other person or entity other than the recipient. If the recipient is requested, whether by subpoena, court order, public records or freedom of information request, to disclose any part of this proposal, the recipient shall promptly notify Alliant of such request, prior to any disclosure, so that Alliant can, at its option, take steps to protect the confidential and proprietary information contained in this proposal. The breach of this confidentiality obligation may result in irreparable harm to Alliant and, as such, the recipient acknowledges and agrees that Alliant shall be entitled to pursue all available legal and equitable remedies, including injunctive relief, without the requirement to post a bond, in the event of a breach.

DISCLAIMERS AND DISCLOSURES

Changes in Services: If Client requests a change in Services or if changes in Client's size, operations, or organization require a change in the scope and/or nature of the Services and/or Plans, the compensation described in this RFP response will be adjusted accordingly.

Transparency and Disclosure: Upon Client's reasonable request, Alliant will disclose Commissions it receives, where possible, in connection with any insurance placements on behalf of Client under Alliant's "Transparency and Disclosure" policy, a copy of which is made available upon request. Pursuant to its policy, Alliant will conduct business in conformance with all applicable insurance regulations and in advancement of the best interests of its clients. In addition, Alliant's conflict of interest policy precludes it from accepting any form of broker incentives that would result in business being placed with carriers in conflict with the interests of Alliant's clients.

Services Included in Cost of Premium: In addition to the compensation described in this RFP response, Alliant and/or its related entities may receive additional compensation for underwriting, program administration, and other services that are (a) provided to either Client or the insurance carrier, (b) not contracted for directly by Client, and (c) outside the Scope of Services. This additional compensation, if any, will be included in the cost of the premium Client pays to the carrier and accordingly, will create no additional cost for Client. Notwithstanding this paragraph, any services contracted for directly by Client may be subject to additional costs.

Indirect Income: With exception, Alliant may also receive income because of a contingent or supplemental income agreement with the insurance carriers. Client may opt-out of having its premiums included in the calculation of indirect income by accessing the "opt-out" form from the link on Alliant's website: <http://www.alliant.com/Legal-Notices/Pages/Disclosure-Policy.aspx>. The parties acknowledge that indirect income, if any, is determined by insurance carriers, and if the Client does not opt-out, it remains the carriers' exclusive decision to include or exclude certain premiums in any calculation. The availability of information regarding the make-up of any indirect income payment is at the carrier's discretion.

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
AGENDA ITEM**

Department: <u>Administration of the Organization</u>	<input checked="" type="checkbox"/>	Action
Item Number: G2	<input type="checkbox"/>	Consent
Title: <u>Benefit Admin Platform RFP</u>	<input type="checkbox"/>	Information

Background

As part of the dental program market analysis that was requested by members districts, a cost savings opportunity was presented by joining Self-Insured Schools of California (SISC).

Currently 22 of 24 SMCSIG members currently use the AFA platform for Plan 125 benefits. San Mateo Community College District who is the largest participant in SMCSIG’s Dental and Vision Program already uses AFEnroll as their online benefit administrative platform.

Keith Brown from Newfront briefly presented on the various platforms and the costs associated with the platforms. Since AFA was part of Newfront’s presentation, they were not given the opportunity to present.

The results from the benefit admin platform presentation and RFI for the dental program provided SMCSIG Board and Member Districts with the following options for consideration:

Option 1 Purchase a new benefit admin platform that is not proprietary to any JPA Pool or Broker.

Option 2 Move to AFEnroll as part of the recommendation of moving to join SISC and to add an Indemnity Plan option

Option 3 Stay is the current benefit admin platform

Recommendation

It is recommended that the Executive Committee approve moving the dental and vision programs to the AFA platform and recommend approval by the full SMCSIG JPA Board at the May 16, 2024, meeting.

<input type="checkbox"/> endor	Bene itBridge	EASE	A<input type="checkbox"/> Enroll
Powered by	Keenan	Employee Navigator	American Fidelity Assurance
Broker Agnostic	Yes	Yes	Yes
Fee Structure	\$3 pepm, unless Keenan is the broker on particular products	Annual Renewal fee of \$5,000	No fees; but requires annual meetings with employees.
Reporting	Yes, many customizable	Yes, many customizable	Yes, very customizable
Employer Access to System	Yes	Yes	Yes
Employee Access to System	Yes	No	Yes
EDI Feeds to Carriers	Yes	Through 3 rd Party RSP	Yes
EDI Feed Timing	1 st , 8 th , 15 th , 22 nd , 29 th of the Month	Depends on vendors. Some are weekly, some are auto.	Weekly, usually on Tuesdays, depends on client needs.
Benefit Confirmation Statements	Yes	No	Yes
Core Benefits			
Medical	Yes	Yes	Yes
Dental	Yes	Yes	Yes
Vision	Yes	Yes	Yes
Ancillary Benefits			
Life Insurance	Yes	Yes	Yes
Disability			
STD	Yes	Yes	Yes
LTD	Yes	Yes	Yes
Additional Benefits			
H.S.A.	Yes, enrollment can be built	Yes, can manage enrollment	Yes
F.S.A.	Yes, enrollment can be built	Yes, can manage enrollment	Yes
H.R.A.	Yes, enrollment can be built	Yes, can manage enrollment	Yes
403(b) Admin. Assistance	Not available	No	Yes, approved provider
457(b) Admin. Assistance	Not available	No	Yes, approved provider
ACA Reporting	Can provide helpful reports	Possibly	Assistance available

Vendor	Selerio	Rippling	Emoryan
Powered by	Wholly owned by Next Phase	Rippling	Securian, Minnesota Life
Broker Agnostic	Yes	Yes	Yes
Fee Structure	\$3.50 pepm - \$4.50 pepm*	Free, with unified platform which costs \$7 pepm	Varies
Reporting	Yes	Yes, many customizable	Yes
Employer Access to System	Yes	Yes	Yes
Employee Access to System	Yes	Yes, mobile and computer	Yes
EDI Feeds to Carriers	Yes	Yes	Yes
EDI Feed Timing	Weekly	Employer sets cadence, weekly	Typically, weekly
Benefit Confirmation Statements	Yes	Yes	Yes
Core Benefits			
Medical	Yes	Yes	Yes
Dental	Yes	Yes	Yes
Vision	Yes	Yes	Yes
Ancillary Benefits			
Life Insurance	Yes	Yes	Yes
Disability			Yes
STD	Yes	Yes	Yes
LTD	Yes	Yes	Yes
Additional Benefits			
H.S.A.	Not yet	Yes	Yes, enrollment
F.S.A.	Not yet	Yes	Yes, enrollment
H.R.A.	Not yet	Not yet	Yes, enrollment
403(b) Administration	Integration available	Integration available	Would refer to 457/403 vendors SSO to vendor
457(b) Administration	Integration available	Integration available	
ACA Reporting	Yes, can do reports	Yes, with additional cost	Yes, reports will assist

*Tech credits available to offset costs.

Endor	Lock	ISolved	Maxwell Health
Powered by	PayChex	ISolved	SunLife
Broker Agnostic	Yes	Yes	Broker and Carrier Agnostic
Fee Structure	\$4.50 pepm, 26 indiv. plans	Under \$5.00 pepm	From \$0 - \$4.50 pepm
Reporting	Yes	Yes	Yes
Employer Access to System	Yes	Yes	Yes
Employee Access to System	Yes	Yes	Yes
EDI Feeds to Carriers	Yes	Yes	Yes
EDI Feed Timing	Weekly	Daily	Weekly
Benefit Confirmation Statements	Yes	Yes	Yes
Core Benefits			
Medical	Yes	Yes	Yes
Dental	Yes	Yes	Yes
Vision	Yes	Yes	Yes
Ancillary Benefits			
Life Insurance	Yes	Yes	Yes
Disability			
STD	Yes	Yes	Yes
LTD	Yes	Yes	Yes
Additional Benefits			
H.S.A.	Yes	Yes	Yes
F.S.A.	Yes	Yes	Yes
H.R.A.	Yes	Yes	Yes
403(b) Administration	Yes	Yes	Yes, can build feed
457(b) Administration	Yes	Yes	Yes, can build feed
ACA Reporting	ESR-Available @ additional fee	Yes, with a per form fee	Yes, reports can provide data.

*Paylocity - Must have Paylocity payroll to use their Ben-Admin system

PROPOSAL FOR

San Mateo County Insurance Group Proposal



Having gained the trust of over 4,000 school districts, we understand the value of finding a true benefits partner.

Barry Healy
Regional Manager
951-285-6712
barry.healy@americanfidelity.com

AMERICAN FIDELITY 
a different opinion

UPGRADE YOUR SERVICES, NOT YOUR COSTS

We do more to enhance your benefits program without adding to your bottom line.

Professional Enrollment Support*	\$0
<ul style="list-style-type: none">○ Employee Communication and Education○ New Hire Enrollments and Year-Round Support	
<hr/>	
Section 125 Plan Administration*	\$0
<ul style="list-style-type: none">○ Sample Plan Document, Implementation, and Annual Review○ Annual Non-Discrimination Testing Worksheets	
<hr/>	
Healthcare Flexible Spending Account (HCFSAs) Administration*	\$0
<ul style="list-style-type: none">○ Benefits Debit Cards for Employees and Dependents○ Upfront HCFSAs Funding○ Insured HCFSAs Risk Insurance - up to \$3,050	
<hr/>	
Dependent Care Account (DCA) Administration*	\$0
<hr/>	
Health Savings Account (HSA) Administration*	\$0
<ul style="list-style-type: none">○ Benefits Debit Cards for Employee and Dependents	
<hr/>	
AFenroll® – Benefits Enrollment Platform*	\$0
<hr/>	
Dependent Verification Reviews*	\$0

*American Fidelity Assurance Company provides these services at no additional charge, where permitted by law, in exchange for access to offer our portfolio of voluntary benefits to your employees. Please refer to our Service Exchange Agreement for more details.

A TRUSTED PARTNER

Anyone can say they're your partner. But at American Fidelity, it means we're as much a part of your team as anyone else.

For more than 60 years, we have been providing organizations like yours with proven benefits solutions. We get to know your people on a personal level to educate, enroll, and support the development of a competitive benefits package that you're proud to offer to your employees.

Industry Focus

We're a dedicated partner to school districts nationwide. Our focus on schools allows us to customize benefits specifically for educators and help create a benefits strategy for your entire benefits program. Many of our competitors only offer one-size-fits-all benefits packages and services — but we believe you and your employees deserve a tailored solution.

Customized Strategy

We partner with your team to create a holistic benefits strategy focused on your unique needs and the needs of your employees. We also target ways to engage your employees about their options and help ensure they are prepared for their annual enrollment.

Career Account Managers

Our account managers are dedicated to the success of your benefits program. We hire and train experienced professionals that are salaried employees to ensure we provide your employees with clear, consistent, and personalized information. We aim to educate you and your employees, execute your annual enrollment, and offer strategic benefits plan recommendations.



Our employees have meaningful relationships with American Fidelity which have developed into this powerful partnership.

Patricia Sheffer
*Superintendent
Union County School District, KY*



INDUSTRY EXPERIENCE

American Fidelity has consistently been recognized as a leading benefits administration company and great place to work. Because we know great culture, we have the experience to help you cultivate yours.

A+

AM Best
Company Rating³

57

Industry-Leading Net
Promoter Score (NPS)

3M

Over \$3 Million in
Corporate Giving in 2021²



PEOPLE
Companies that
Care 2021³



Ward's 50[©]
Top Performing Life-Health
Insurance Companies³



Fortune Magazine's
"Best Companies to Work For"³
"Best Workplaces for Women"
"Best Workplaces for Diversity"
"Best Work Place for Millennials"

60+

Years
in Business¹

4,300

School Districts
Served¹

1M

Policyholders¹

34

Years Average
Customer Tenure¹

140+

Education Association
Relationships¹

97%

Customer Retention
Over the Past 20 Years¹

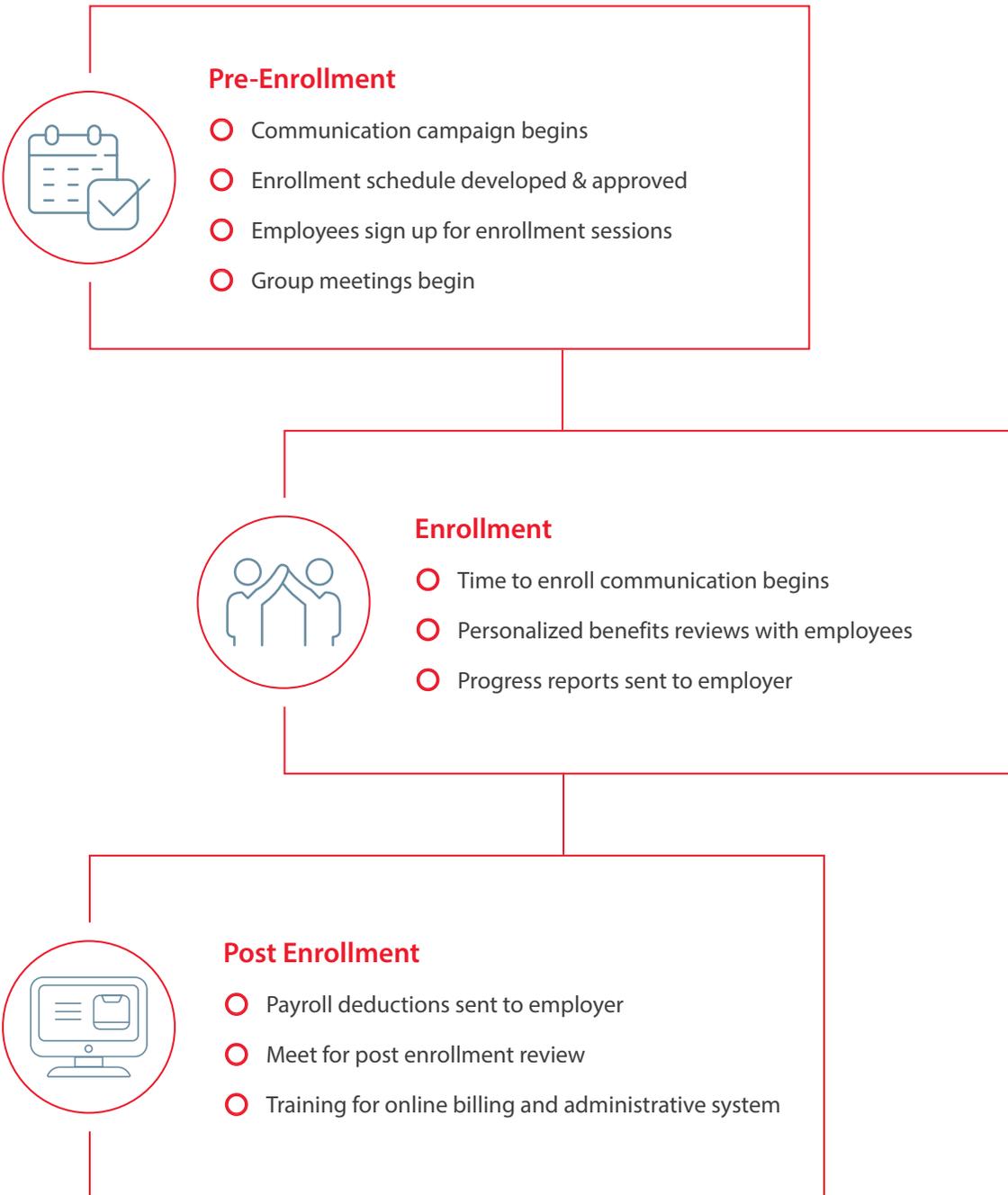
¹ American Fidelity internal data as of June 30, 2022

² <https://americanfidelity.com/media/2wnfq4b4/afc-annual-report-2021-10.pdf>, accessed August 2022

³ <https://americanfidelity.com/why-us/awards/>, accessed July 2022

ENROLLMENT MADE EASY

Annual enrollment can be a challenge — especially if you don't have the resources to manage it. That's where we come in. We support your entire enrollment process from start to finish to serve as an extension of your HR staff and provide an enrollment experience your employees deserve.



Engaging Your Employees

We provide clear, consistent messaging about all your benefit options to increase benefits awareness and empower employees to understand their options. This takes the weight off your HR team and helps increase employee participation in your plan.

- Helping employees make active benefit elections each year
- Support for any enrollment system
- Year-round service from our local account management team



of employees want individual support when enrolling¹

¹American Fidelity internal data from Q3 2019 – Q1 2021

Multichannel Enrollment Approach

We offer multiple enrollment options, all paired with our web-based enrollment software, AFenroll.



In-Person



Virtual Assisted



Self-Enrollment

AFenroll[®]

Go paperless with AFenroll, our online enrollment system that can assist with your entire benefits enrollment.

- Full enrollment of all available benefits
- Customizable with options to include multiple product carriers, plan options, and coverage levels
- Enrollment tracking and custom reports
- Security with 256-bit encryption and Transport Layer Security (TLS)





AFenroll®

To help ensure a successful enrollment, having the right benefits enrollment software is important. However, it is not enough on its own. Having the necessary support to accurately input data, rules, and other specifications is equally important.

With AFenroll, American Fidelity's online enrollment system, your employees can easily enroll in their benefits and help avoid any data-related issues that may cause problems with payroll deduction. Additionally, employees can enroll in both their core benefits and American Fidelity benefits all in one place.



One Convenient System

It's important to ensure your employees understand their benefits and how to enroll in the plans that best meet their needs.

American Fidelity has the tools to help provide a smooth enrollment experience, including:

- Year-round updates and life status event changes
- Enrollment of all benefits, including major medical, vision, and dental
- Customized solutions to include multiple product carriers, plan options, and coverage levels

By partnering with American Fidelity, we can enroll employees in all of their benefits annually and new hires throughout the year.

Using a single enrollment platform keeps all employee benefits information in one central location and allows for direct communication with carriers. Allowing you to communicate a qualifying event to all carriers at once, helping to eliminate miscommunication, reduce paperwork, and make your day-to-day responsibilities easier.



Security You Deserve

AFenroll is highly secure to protect your employee's personal information. We encrypt all data, use secure systems, and limited access to authorized personnel. We also regularly update our security measures to maintain system security.

Security with 256-bit encryption and Transport Layer Security (TLS).

Core Offerings

- Complete enrollment system implementation
- Administrative tools
- Enrollment monitoring
- Secure data transfer to carriers and payroll companies
- Benefit confirmation statements
- Compatible with Chrome, Edge, and Safari



Customized Solutions

We'll provide you with a customized online benefits enrollment system with year-round maintenance.

This includes:

- Full benefits and system enrollment monitoring
- Setup for mutually agreed upon plan functionality
- Data and census analysis, pre-load, and setup
- Testing and carrier review
- Various product categories
- Several plan options
- Multiple coverage levels
- Administrative reports, enrollment monitoring, and more
- Post-enrollment data transfer



Additional Services

- Flexible Spending Account (FSA) administration
- Health Savings Account (HSA) administration
- Health Reimbursement Arrangement (HRA) administration
- 403(b) and 457(b) Plan administration
- Patient Protection and Affordable Care Act (ACA) compliance assistance
- Dependent Verification Reviews
- W-2 Reporting Information



Get Started Today

Discover the benefits AFenroll, a robust software system that offers extensive features. AFenroll provides a comprehensive voluntary benefits package and efficient employee enrollment management backed by professional support. Meet with your account manager today to learn more.

For more information, visit americanfidelity.com/afenroll

"Any company that is considering working with American Fidelity, they can't go wrong. They truly will be embraced into the family, into the community. I can't imagine a need not being met."

Nina Boyd, Associate Superintendent
Orange County Department of Education, California



American Fidelity Assurance Company
americanfidelity.com

EDUCATION THAT EMPOWERS

We'll help you implement valuable, consistent benefits education that allows each of your employees to learn about their benefit options through channels they prefer. When employees are properly educated, they will better appreciate and understand the benefits you offer, which helps lead to higher satisfaction and retention.



of employees do not have a very high level of understanding of their health benefits¹

Our education strategy includes the following resources:

Personalized Benefits Reviews

Our experienced account managers meet with your employees where they are, providing education on all their benefit options, not just American Fidelity's benefits.

- Virtual or in-person enrollment
- Q & A with a dedicated account manager
- Better understanding of benefit options
- Assistance completing forms

Custom Benefits Website

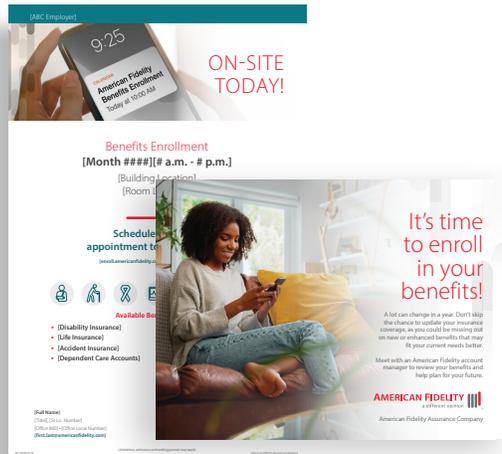
- Current plan information
- Personalized appointment scheduler

[View a sample ►](#)



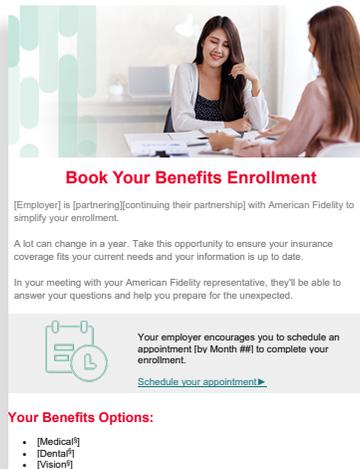
Print Materials

- Posters
- Flyers
- Postcards
- Brochures



Email Campaigns

- Enrollment reminders
- Benefits information
- Claim filing instructions
- Email tracking



Educational Videos

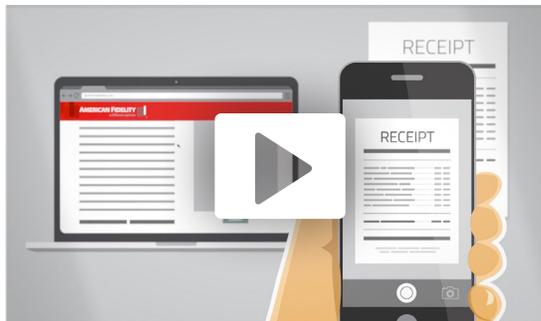
- Enrollment tips
- Product information
- Testimonials

Visit our video library ►

Group Meetings

We educate your employees on their benefit options in a group setting to prepare them for their annual enrollment.

- Materials tailored for a group setting



¹International Foundation of Employee Benefit Plans: Trends in Benefit Open Enrollment and Communication: 2020 US Survey Report; September 2020. <https://www.ifebp.org/store/Pages/open-enrollment-communication-survey.aspx>, accessed on April 7, 2021.

YOUR BENEFITS SOLUTION

We streamline your benefits program with a wide range of employee benefits and administrative services that were developed specifically for your industry. We will also be your single point of contact — from implementation and enrollment to year-round support with billing, claims, and new hire enrollments.



Voluntary Benefits

From state health plans to sick leave policies and different pay modes, we customize our insurance options to your specific needs. Benefits are paid directly to your employees and can be used to pay for whatever health insurance doesn't cover—including lost income, deductibles, copayments, aftercare, everyday living expenses.

- Disability Income Insurance
- Life Insurance
- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Annuities



Reimbursement Accounts

We offer multiple tax-advantaged reimbursement accounts that can be included under your Section 125 Plan. These accounts allow money to be set aside on a pre-tax basis to cover eligible expenses for things like medical, dental, vision, and dependent care.

- Healthcare Flexible Spending Accounts (FSA)
- Limited Purpose FSAs
- Health Savings Accounts
- Dependent Care Accounts



Administrative Services

We also provide services that help your human resources department do their job faster, and often, more efficiently.

- Professional Enrollment Support
- Comprehensive Benefits Education
- Section 125 Plan Administration
- Dependent Verification Reviews
- Benefits Compliance
- ACA Reporting
- Year-Round Support



With American Fidelity, you'll get professional people who'll come in and educate your staff on your total benefits package.

Byron Costner

*Business Administrator
Fayette County Schools, KY*



EMPLOYER ADMINISTRATION & BILLING

The administration of your benefits program may seem daunting without the proper resources. We have the resources and systems in place to handle all your administrative needs.

Administrative Portal

Our secure portal allows you to manage your entire benefits program and bill in one place.

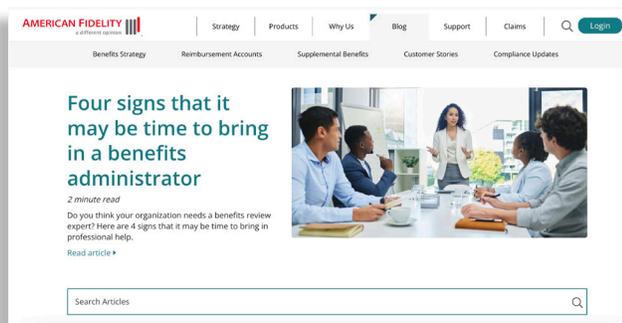
Employers can:

- ✓ Review or terminate employees from their plan
- ✓ Download sick pay reports
- ✓ Create and manage employer account logins
- ✓ Access employee election forms
- ✓ Upload census data and download reports

Benefits Blog

We provide resources for benefits management, benefits compliance, reimbursement account management, how to get the most out of supplemental insurance, and more. We send new articles via email each month.

[Visit our blog ▶](#)



Billing and Reconciliation

We offer two convenient ways to manage your bills online.



Upload Your Payroll Deduction

You upload a properly formatted Excel file, and the system compares our data against your information to provide discrepancies in minutes.



Reconcile Line by Line

We provide a bill listing the premium due. Then, you log in and make changes to reflect the payroll deductions that need to be made.

POLICYHOLDER SERVICE & SUPPORT

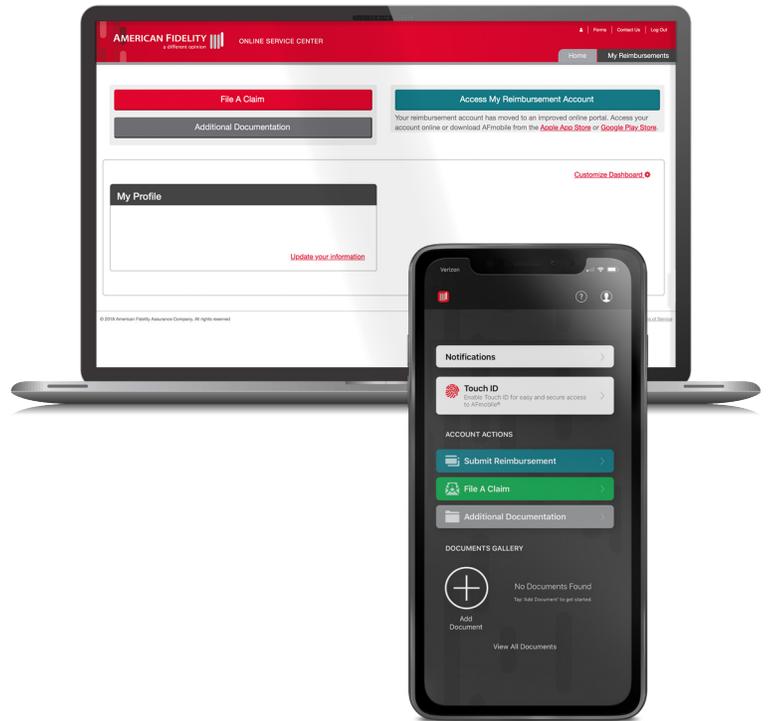
We want to ensure each policyholder has the resources necessary to effectively utilize their benefits throughout the year. That's why we designed a variety of tools to help policyholders file a claim, access account information, and get the support they need.

[americanfidelity.com /](https://americanfidelity.com/)
[AFmobile®](#)

Participants can manage their benefits and reimbursement accounts from their computer, phone, or tablet with our secure portal and mobile app.

Features:

- ✔ File and manage claims online
- ✔ Check reimbursement account balances and track account activity
- ✔ Update account information
- ✔ Download and print insurance policies
- ✔ Set up account notifications



Customer Support

You will have a local account manager available year-round to answer employee questions directly. Additionally, we have a knowledgeable customer service team available Monday through Friday to assist with any questions your employees may have regarding their benefits. Participants can also receive account support and answers to frequently asked questions at [our Customer Support page](#).

AFQuickClaims®

Paid in as little as one day!

When policyholders submit their annual wellness, diagnostic testing, or health screening claim online or through AFmobile®, they can receive their benefit in as little as one business day when enrolled in direct deposit — without the need to upload documentation.

HELPING YOU STAY COMPLIANT

Managing important compliance deadlines can be overwhelming. You don't have the luxury of making even the smallest errors. Stress less knowing we'll help you keep up with benefit regulations, plan changes, and Patient Protection and Affordable Care Act (ACA) reporting requirements.

Compliance Services We Offer:



Provide support to help keep your Section 125 plan compliant



Help with major medical insurance waiver acknowledgments



Monitor significant benefits-related legislative changes



Support your nondiscrimination testing



Offer guided Dependent Verification Reviews (DVR)



Provide retirement services like 403(b) plan administration



Assist with employee benefits election forms

Our Approach

1. Education

We'll let you know when significant benefit regulations change. You'll get notifications and explanations of how updates may impact your organization. Employees are also notified when any changes affect them directly. And we can provide presentations, group-meetings, and other resources if you need them.

2. Consultation

We can provide you direct access to compliance consultants who'll help break down regulations and explain the effects on your benefits plan. They'll also help you create an action plan (if needed) that's customized to your specific needs.

3. Service

We provide additional services designed specifically for your organization. From Section 125 Plan administration to nondiscrimination testing and ACA reporting*, you can rest easy knowing we're here to help.

*Some products and services maybe provided by third party contractors or affiliated companies

READY FOR A DIFFERENT OPINION?

For more than 60 years, we have been providing school districts with proven benefits solutions. We're ready to help meet your needs.

Here's what sets us apart:



Professional enrollment support



Customized voluntary benefit solutions



Reduced administrative workload



Employee education and personalized benefit reviews



Year-round support from our dedicated salaried account managers

[Learn More](#)

We know education. **Our customers agree.**



Going through two different benefit system transitions, American Fidelity's excellence walked us through the implementations, meetings and discussions, testing, and reporting needs. They are always quick to answer our questions and truly became an extension of our benefits department to assist employees.

Alexis Carter, Director
HR Operations and Employee Services



SAN BERNARDINO CITY
UNIFIED SCHOOL DISTRICT
Making Hope Happen

September 6, 2023

To Whom it Concerns,

San Bernardino Unified School District recently elected to partner with American Fidelity to conduct a dependent verification review. As a district with over 5,000 employees, we understood that this was a significant project. We chose to work with American Fidelity because of their exceptional customer service, attention to detail, visual inspection option and the outstanding relationship we have with American Fidelity. We also partnered with American Fidelity in 2017 to conduct the same project. SBCUSD also partners with American Fidelity by using their secure online benefits platform (AFEnroll).

The American Fidelity team worked with our benefits department to implement a concise communication plan and also handled all planning and scheduling. Their experience and organizational abilities allowed us to complete the dependent verification in a timely and efficient manner.

SBCUSD has a very successful partnership with American Fidelity and would highly recommend them to any school district that needs to conduct a Dependent Verification or is looking for a way to streamline their benefits process on a year-round basis.

Sincerely,

A handwritten signature in black ink that reads 'Jeff Haynes'.

Jeff Haynes,

Risk Manager,

San Bernardino City Unified School District

Business Services · Risk Management

June 18, 2021

Kern Community College District

2100 Chester Ave

Bakersfield, CA 93301

To Whom It May Concern:

Kern Community College District would gladly recommend American Fidelity's services to County of Kern. KCCD has been working with American Fidelity for over three years with the original effective date of the agreement being January 1st, 2019.

American Fidelity provides KCCD benefit education services by working with our employees and educating them on all benefits that we provide as an employer. American Fidelity also provides us with Section 125, supplemental benefits, and an enrollment platform that automatically sends file feeds to all of the carriers.

Furthermore, American Fidelity provides us with solutions to help manage the Affordable Care Act. American Fidelity also provides a team of account managers that supports us when questions arise around benefits, claims filing, or billing questions.

We are happy to recommend American Fidelity for their services and certainly believe the County could benefit from their support as well. Should you have any questions, please reach out to me directly.

Sincerely,

Dena Rhoades

Gina Banducci

Dena Rhoades

Gina Banducci

Interim Vice Chancellor, Human Resources

Benefits Specialist

661-336-5027

661-336-5145

drhoades@kccd.edu

gina.banducci@kccd.edu

February 10, 2022,

Mt. San Antonio College went through two (2) online enrollment system implementations for two different benefit systems. American Fidelity was the backbone and strength through the two transitions. Their excellence walked us through the implementations, meetings and discussions with bargaining units, testing, and reporting needs. They are always quick to answer our questions with enrollment concerns truly becoming an extension of Mt. SAC benefits department to assist employees. I will continue to advocate for their supplemental benefit options, online enrollment system, and customer service support.

If you have any questions regarding the above information, please contact me at alexis.carter@mtsac.edu.

Sincerely,

A handwritten signature in black ink, appearing to read "Alexis Carter", written over a horizontal line.

Alexis Carter
Director, HR Operations and Employee Services
Human Resources



Alliant Preferred Solutions

Employee Navigator Proposal

San Mateo County Schools Insurance
Group

Employee Navigator Proposal
Benefits Administration and Enrollment Platform Solution

February 29th, 2024

Creating Solutions to Connect You to Your Benefits

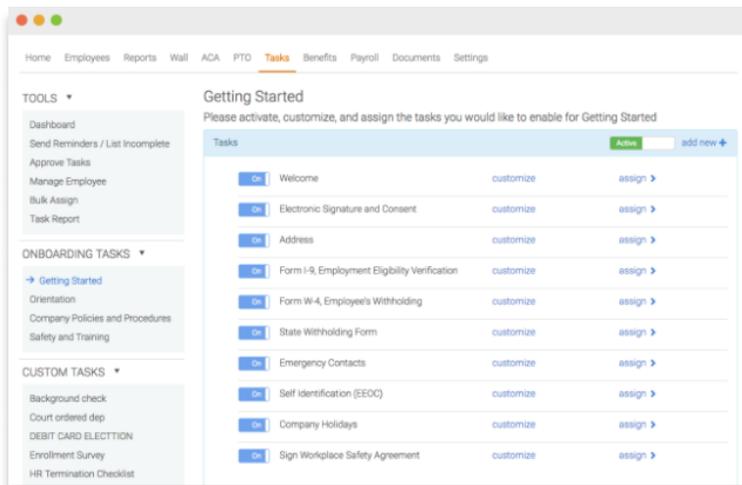


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Centralized Employee Data That's Always in Sync

Employee Navigator centralizes your HR records online and syncs your employee data across multiple systems, including payroll and benefits.



Centralized HR

Streamline Employee Management

Know instantly when enrollment events occur and minimize claim and billing issues.

Employee Self-Service

Easy-to-use self-service portal puts employees in the driver's seat.

Enhance Communication

Whether it's benefits, compliance, or company communications, employees are always in the loop.

Online Directory

Keep your entire team connected.

Modernized HR

Paperless

Paper forms and files are replaced by a centralized HR management system and employee portal that's always up to date.

Efficient

Manage everything from a single place so you can spend more time growing your business and less of busywork.

Accessible

Help your employees help themselves by giving them the means to find what they need when they need it.

Customizable

Go beyond the basics and drive engagement with quick access to reports and configuration tools.

What We Do



Benefits
Administration



HR
Management



New Hire
Onboarding



ACA
Reporting



PTO



Integrated Payroll,
COBRA, FSA

Employee Navigator's end-to-end benefits administration software makes it easier to attract and retain great talent by offering an extensive benefits package.

All-in-One Benefits Solution

- ▶ Get new hires quickly enrolled
- ▶ Compare & select plans
- ▶ Review eligibility for all employees
- ▶ Monitor employee enrollment status & deadlines
- ▶ Manage contribution levels
- ▶ Store, review, and acknowledge important plan documents
- ▶ Customizable reporting capabilities

Simplify Benefits Administration

Easy to manage

Enroll, renew, & manage your employee benefits online

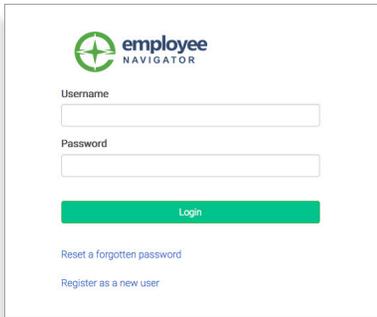
No tricks up our sleeve

Simple HR & employee self-service portals

Always open

Review benefits and plan details 24 hours a day, 7 days a week, 365 days a year

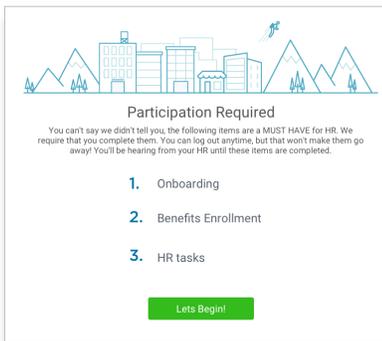
ENROLL IN YOUR BENEFITS: One step at a time



Step 1: Log In

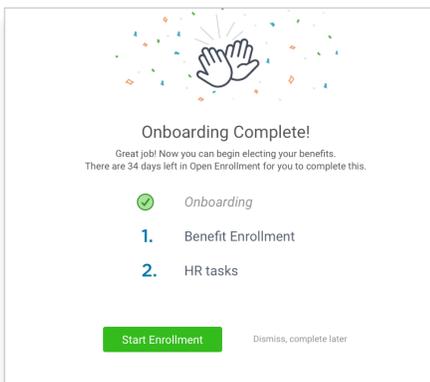
Go to www.employeenavigator.com and click **Login**

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.



Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.

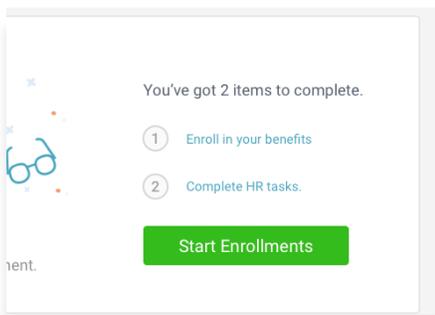


Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

TIP

if you hit "**Dismiss, complete later**" you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking "**Start Enrollments**"



Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

Who am I enrolling?

Myself

Elizabeth Reynolds (Spouse)

Gwen Reynolds (Child)

\$138.46
Cost per pay period

Effective on 08/01/18
Employee

How much will it cost?

Plan Cost	Employer Contribution	My Cost
\$138.46	\$ 138.46	\$0.00

[View employer contributions summary](#)

Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

Enrollment Summary

Below is a summary of your elections and cost for the upcoming plan year. If you have any questions or would like to make changes, please contact HR.

Enrollment Not Complete!
Please complete the required highlighted steps from your enrollment progress menu.

Enrolled Plans

Medical [Collapse](#)

Key Care HSA PPO2017 404E2435 Long Plan Name

Progress 6 of 8

- 1. Personal Information
- 2. Dependent Information
- 3. Medical
- 4. Dental
- 5. Vision
- 6. HSA
- 7. FSA
- 8. Enrollment Summary

Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.

TIP

If you miss a step you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.

High Five! Enrollment Complete!

You've only got one more item to complete.

- Enroll in your benefits
- 1.** HR Tasks

[Dismiss, complete later](#)

Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!

You can login to review your benefits 24/7

105

New Hire Onboarding



Give new hires an awesome first day, not a stack of paperwork.

Superior Task Management

- ▶ Intuitive self-service tool
- ▶ Customizable for every business
- ▶ Comprehensive audit trail
- ▶ Simple to set-up and manage

● Getting Started ♦
Select a task to access task versions. Tasks with one or more active version(s) will display as Active below. Click 'Add' to create a new task within this category.

[+ Add](#)

	Active Versions	Active Assignments	Incomplete	Pending	Complete
● Welcome	1	9	1	0	8
● Electronic Signature and Consent	1	9	1	0	8
● Address	1	7	1	0	6
● Form W-4, Employee's Withholding	1	6	1	0	5
● State Withholding Form	1	6	1	0	5
● Form I-9, Employment Eligibility Verification	1	5	5	4	0
● Self Identification (EEOC)	1	7	1	0	6
● Emergency Contacts	0	0	0	0	0
● Direct Deposit	0	0	0	0	0

Put Onboarding on Auto-Pilot

Easily complete new hire forms

We made completing new hire forms painless for employees & HR.

Compliance simplified

There's no shortage of policies that employees need to sign off on; our digital file cabinet makes tracking them a walk in the park.

Safety & training modernized

Modernize training, improve worksite safety & reduce workers comp costs.

Paperless benefit elections

Don't stop with new hire forms. Benefit tasks can also be seamlessly managed online.

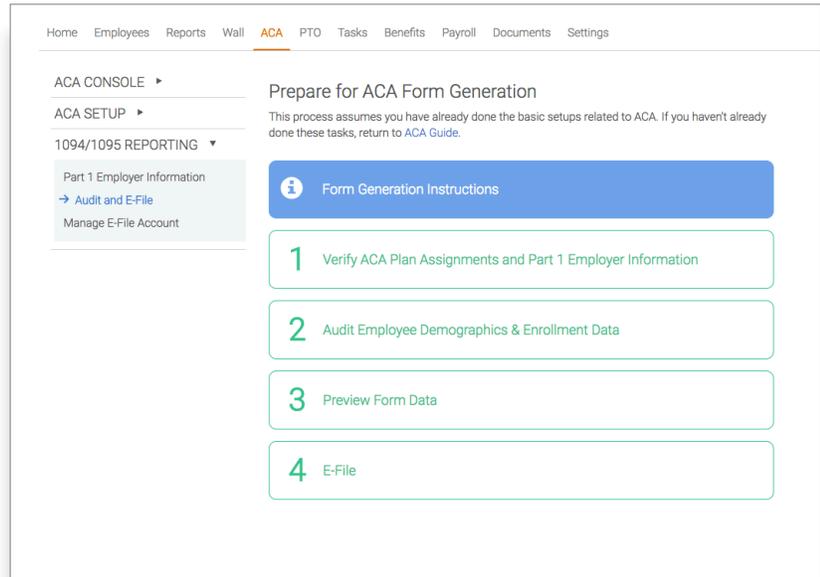
The Affordable Care Act can be confusing. That's why we've built a set of simple, yet powerful, tools to make ACA compliance easier for everyone.

Eligibility tracking for hourly employees

- ▶ Set-up stability and administrative periods
- ▶ Simple import of hours
- ▶ Easily track hours during measurement periods
- ▶ Quickly identify eligible employees

Tool for 1094 & 1095 reporting

- ▶ Categorize & monitor your employees
- ▶ Import historical enrollment data
- ▶ Calculate affordability & monthly FTE
- ▶ Generate & send 1094/1095 reports



Transparent Pricing

We charge a simple per-form fee to both generate and send 1094 and 1095 forms.

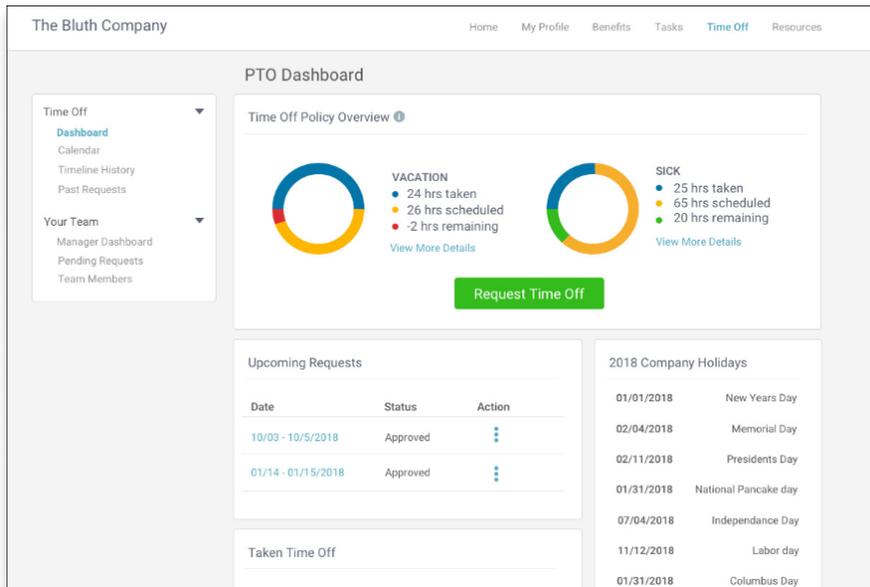
Group Size	2023 Reporting Year Federal E-File & Print/Mail
1-50	\$1.70 / \$5.76
51-100	\$1.30 / \$4.44
101-250	\$1.03 / \$3.51
251-500	\$0.82 / \$2.88
501-1000	\$0.75 / \$2.10
1001+	\$0.69 / \$1.68

What Else is Included?

- ▶ An interactive guide to help navigate the process step-by-step
- ▶ ALE & affordability calculators
- ▶ Eligibility reports
- ▶ Simple management for variable hour employees
- ▶ Full pre-transmission audit

Take a vacation from manually tracking time off.

Employee Navigator's PTO tool allows you to request, review, and approve time off without breaking a sweat.



Employee Self-Service

- Request time off in seconds
- View available balances and time off history
- See pending time off requests
- Get real-time insights
- View company holiday calendar

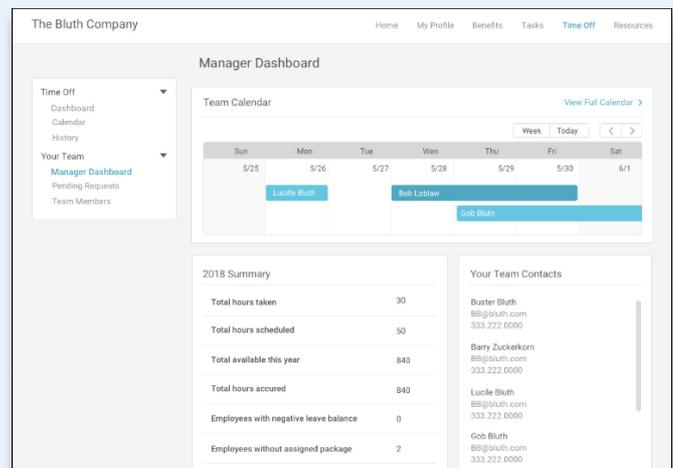
Welcome to Modern Time Off Tracking

Build the perfect time off policy

- Customize company policies
- Build company holiday calendars
- Ensure accurate accruals
- Flexibility for one-off adjustments and bulk processing
- Automate accrual increases based on years of service

Manage employee time off requests

- HR and manager approvals & permissions
- Automated email notifications
- 1-click approvals
- Team calendar view for managers



Alliant Preferred Solutions: Employee Navigator Overview

SMCSIG Benefit Platform Q & A:

1. What is the cost of the benefit platform system?

- Alliant's proposed Benefits Administration solution for **SMCSIG Member Districts** is Employee Navigator (EN). Below are the pricing components for the Employee Navigator system:
 - On-going: \$2.25 per employee per month (PEPM) for all active lives in the system. This covers any normal monthly maintenance items.
 - There is no ongoing charge for EDI (data transmission to carriers) feeds (if applicable)
 - Implementation: \$8,000 for core system build.
 - For Member Districts who wish to have an automated integration with their benefit carriers, this can be accomplished in select ways, depending on the benefit and carrier.
 - Electronic Data Interchange (834 EDI). This type of connection is primarily reserved for most major medical carriers, although some plans that are bundled with dental and vision also support this. There is an additional flat fee of \$425 to set up each the feed.
 - Data Exchange. If the carrier is partnered with Employee Navigator for their Data Exchange program, we can connect them with an additional flat fee of \$75 to set up each exchange integration. Please note that some carriers will have multiple benefits. This cost is per carrier, not per benefit or plan.
 - Each year at renewal, Alliant will provide a cost analysis for any updates/changes that are being made for the upcoming plan year. This analysis will be submitted to SMCSIG once all plan related decisions have been finalized.
 - Alliant Preferred Solutions' wholesale rate to our clients is \$125 per hour.

2. Is the system exclusive to your brokerage firm or does it belong to JPA/Consortium if the brokerage relationship changes?

- Because we believe in doing what is always best for our clients, there would be no "poison pill" in our setup of your Employee Navigator site. There is nothing in place that would prevent you from using EN with another broker were our relationship to end. However, in this instance, you may find that another broker may charge site transition fees.

3. How do you compare your benefit platform software different or similar to SaaS?

- Our solution, Employee Navigator, is 100% SaaS.

4. How do you keep up with updates and the functionality of the benefit platform?

- The Alliant Preferred Solutions/Employer Technology Consulting team is comprised of 9 full-time consultants that manage our HCM (Payroll & HR) and Ben Admin vendors and solutions. Employee Navigator keeps us regularly updated which allows our team to keep SMCSIG informed of any updates and potential impacts.
- We will provide SMCSIG & Consortium Member Districts with proactive updates ahead of major releases / annual enrollment events so you'll know what's changed, and how your administration can be improved.
- Thankfully, EN is thoughtful and strives to minimize disruption. EN doesn't release new functionality during Open Enrollment season.

5. Do you offer online self-service enrollment during Open Enrollment and for New Hires? What does setting up this system entail each year for our school teams?

- Yes, online employee self-service is available and is our preferred method. We find that employee self-service using the web-based SaaS platform provides self-sufficiency during Open Enrollment and for new hires/transfers. Our clients tell us they find the system very intuitive. Employee self-service allows for self-sufficiency as well as reducing the burden on the Member District's HR/Benefits team.
- The amount of work each year to set up the system is directly correlated to the amount of change in offerings, plan design, rates, etc.
 - o The typical employer has about 10 hours of setup each year, which comes out to roughly \$1,250. If requested, Alliant can provide the system update cost analysis for SMCSIG once decisions have been made about the benefits for the upcoming new plan year.
- Also, it's important to note that Member Districts can utilize paper enrollments and manual entry with the EN solution.

IMPLEMENTATION OF BENEFIT PLATFORM:

6. What information is needed from the members to set up their system?

- We will need an up-to-date populations census file from each Member District that contains specific sets of data points. We will strive to make sure that the information imported into Employee navigator is an exact match to your current system(s) of record. During the first enrollment, we request that each Member District take the time to help validate all data.
 - o Social Security Numbers and Date of Births for all spouses and dependent children is integral to making sure that the carriers have the correct data on file for any policies issued. Therefore, we must enforce that all members ensure that they have available to them and enter the correct information when enrolling their families on SMCSIG benefit policies.
 - o If the ability to pull a report from a current system is not available, we can assist with determining your current enrollments via your latest invoices from the carriers. If this is the route that we plan to use, it is firmly suggested that an audit of the invoices is completed prior.
- We will provide SMCSIG with both population and enrollment census templates (data import maps) that each Member District can use to capture data into the column structure. We also provide assistance with this process if needed.

7. Rules are different for the various members. Would you need the rules by classification, bargaining group, etc.?

- Yes, we would need all the rules for all Member Districts to correctly assess complexity and provide accurate implementation estimates and timeframes. We would want to understand all rules and how / why they vary. The earlier we can understand this information the better.
 - o Our goal is to have Member District employees only see benefits applicable to their classification and/or bargaining unit so they can only choose from plans that are designated for them.
 - o Our team will work with you to collect and review the rules together so we can understand how the plan rules translate into enrollment system rules. We will facilitate this discovery process as we know the right questions to ask to ensure no surprises.

8. Would you be able to upload current member employee information with a data dump?

- Yes. As outlined above, we have an import map that will enable you to give us that data in a simple spreadsheet.

9. What are the key identifiers for the Data Dump?

- The employee's Social Security Number is the identifier used within Employee Navigator to connect employees to their benefits and their dependents (if any). It is imperative that we obtain complete and accurate social security numbers when receiving an import census.
- The employee's social security number is required to be included on the same line as all members of their family that will be imported into the system.

10. Will you have an enrollment coordinator assist with transition of the data?

- Absolutely. Additionally, if SMCSIG has access to your former Benefits Administration solution, we can assist you "live" (co-browse) to help you prepare your data before you lose access to the system.

FEED TO VENDORS

11. Will your benefit platform be able to provide feeds to the various vendors? If so, how often are they transmitted? If not, what is the process to relay new enrollment/changes/etc.?

- **The Employee Navigator system is already set-up to provide electronic file feeds to the following carriers:**
 - **UHC**
 - **Kaiser**
 - **VSP**
 - **Delta Dental**
 - **MetLife**
- We have used Employee Navigator to electronically send data to all carriers listed except CalPERS & Sutter Health.
 - We will work to develop an electronic interface with Sutter Health if the carrier is willing to partner and provide data specifications for the universal 834 EDI 5010 File Feed configuration.
 - Employee Navigator is not an approved TPA with CalPERS. Alliant is willing to research ways to partner with an approved TPA vendor that has a current partnership with CalPERS, but this may come at an extra cost not outlined in this proposal.
- 834 EDI frequency is requested to be sent weekly by the carriers. If the carriers are supported through Employee Navigator's Data Exchange partnership, the carrier has a preformulated schedule to pull data from the platform, depending on the type of benefit.

REPORTS

12. Will the members be able to run billing reports?

- Yes. Employee Navigator has a very robust Reporting Engine, including stock, predefined categories such as payroll deduction reports, Self-Billing Reports, and Carrier Audit Reports.

13. Will the members be able to run customized reports?

- Yes. One of the best features of Employee Navigator is the ability to create a custom report in which you can define nearly every data point collected within Employee Navigator in any order. This is ideal for creating specific reports to match up to other systems, such as payroll. This customized tool is savable, so you only need to update the date parameters to run a new report each time.

14. What format will the reports be downloadable in?

- Depending on the type of report, the formats will be in .CSV, .XLS, or .PDF.

15. Can the history of enrollment be maintained and transferred over from current platform?

- Yes, but there would be some added costs to take into consideration.
 - o History for previous plan years means we have to set up those plans in the system. This can take time to recreate, especially if we are trying to go back several years.
 - If plans, carriers, eligibility groups have been consistent, then this project would be manageable in the sense of time and funding, but if there's been many changes throughout the years, this can quickly become cost prohibitive.

SUPPORT

16. What kind of customer service support will provide to the members? What's the expected turnaround time for issue solutions?

- Alliant's Preferred Solution Technical Team partnership with Employee Navigator is at the highest level of service they offer so we can be as responsive as possible to our clients.
- Issue Resolutions are prioritized during OE or other crucial seasons to get you answers within an hour or two. Outside of those must-win seasons, we find 24-hour turnaround seems to satisfy most of our clients and we strive to respond in the same day.
- Employees of Member Districts will be provided technical support (resetting passwords) through self-service tools and immediate-answer technical support.

17. Will the members have a direct contact representative that will oversee our member issues?

- Technical issues such as data exchange issues with carriers will be answered by Alliant's Preferred Solutions Technical team.

18. Do you have “direct representative” relationships with the above vendors?

- Yes. Alliant has a Premiere Client account that is able to access Employee Navigator during normal business hours and obtain solutions to issues, and depending upon severity, typically within a matter of minutes.
- For carriers mentioned above, we do maintain regular communication with our “direct representatives” through our significant book of business with each.

19. What kind of support do you provide around retirees and COBRA?

- We have ways to support both of these populations. EN can serve as the enrollment platform for both groups – sending eligibility information to your retiree vendor as well as the COBRA administrator.

20. Please provide a sample implementation timeline including your open enrollment timeline

- Transition to Employee Navigator
 - o For an effective date of January 1, 2025, we recommend that the JPA and Member Districts maintain the current system through December, 31, 2024, in order to ensure access throughout the transition.
 - o The ideal implementation timeline is 6 weeks.
 - EN system training for all Consortium Member Districts and SMCSIG staff is included in this timeframe.
 - o EDI / Data Exchange can take slightly longer if carriers are slow in responding during testing.
- Plan Year Renewals and Open Enrollment
 - o For annual renewal updates (benefit and/or rate changes) we recommend starting at least 6 weeks prior to the plan year renewal date.
 - o For groups with employee self-service, we recommend starting at least 4 weeks prior to the opening date of Open Enrollment.

21. Please provide a team structure associated with your implementation process including post launch on-going customer service team

- Alliant Technology Team structure for Implementation –
 - o Discovery / Builder – this premier user of Employee Navigator intakes all of the requirements of the Member Districts, provides feedback on best practices and configures the system.
 - o Trainer – often the builder, a resource from our team helps the users at the Member Districts understand how to interact with the system and get out the data and reports they need.
 - o Servicing – There are two levels to this.
 - Basic requests – Low complexity requests are handled by our EN Technical Specialist with a 24-hour responsiveness commitment.
 - Complex requests – These will be passed to our technical team for completion from those with advanced skills. The work is returned to the technical specialist for proofing and returned to the client within a pre-negotiated timeframe. Examples of this include new EDI requests, Carrier changes, complex reports, etc.

22. Do your enrollment fields use smart-logic? e.g. identify incorrect PCP id numbers before submitting to carriers? Or, an incorrect DOB inputted gets rejected and prevents the user from moving to the next screen?

- Not at this time. Some fields are set for data validation – date fields require legitimate dates, etc. – but the 2nd level of smart-logic is not currently supported.

23. What are your performance guarantees? If ID cards are not processed timely or eligibility files not transmitted completely, what fees are you willing to put at risk?

- The proposal assumes that Employee Navigator is offered through Alliant as SMCSIG’s Employee Benefits Consultant & Broker.
- Alliant is willing to place 10% of our the SMCSIG annual consulting fee at risk. Listed below are the proposed categories of the Service Guarantee:
 1. **Execution of Scope of Work (5%)** – SMCSIG’s satisfaction with deliverables in the Scope of Services.
 2. **Service and Support (5%)** - Service and support of SMCSIG with decision making tools, attendance at meetings, and assistance for any implementation of new benefits/products and transition of carriers.

At any time, SMCSIG can invoke the terms of the guarantee. All categories are based solely on client satisfaction level. The categories proposed may be modified by mutual agreement between Alliant and SMCSIG.

24. Describe your file transfer process? What steps do you have in place to assure files are transferred timely and properly? Manual or automated? If manual, discuss your QA process.

- Our preferred method is that all files are set for automatic transmission based upon the frequency set up for that file. We can provide manual file / data exchange but prefer not to do this unless absolutely necessary as it requires one-off coordination with the carrier resources, and extra time to implement. Our focus is to work during implementation to ensure the frequency and contents of each file are understood in advance and set up to automatically send from within Employee Navigator using their file exchange technology.
- Quality is ensured by running a multiple test file runs ahead of declaring the file moving into production. This gives both parties time to work out errors in configuration or transmission. Files are not considered out of implementation until fully tested and signed off by the client.

25. Will you build one portal to capture all SMCSIG data and business rules or separate portals for each Member District separately?

- As described, all SMCSIG Member Districts would each have their own Employee Navigator site using an “invisible” parent JPA menu of plans and designs. This will ensure each member is using only approved plans, but also allow for tailoring by the Member Districts, i.e.: unique vendor/carriers.

26. For carrier and plan design changes, how much advance notice do you need? Is there a separate fee?

- Yes, there is a separate fee of \$125/hour (in 15-minute increments) for carrier and plan design changes after the go-live date. Typically, the more notice the better, but 3 weeks is usually sufficient for rate changes and 5 weeks is preferred for plan design changes. Carrier changes need the full 10 weeks, if possible, to ensure time for testing of the EDI files.

27. What is your cyber insurance coverage levels? Please describe briefly your cyber security measures

- Attached please find Alliant's "information only" cyber insurance certificate.
- Attached please find Employee Navigator Security Overview. Please also note that the EN website includes additional information including their attestations.

www.employeenavigator.com/security/

28. Please provide your price quote associated with a broker's endorsement and one without a broker's endorsement

- The EN system is only provided through a reseller like Alliant. Employers are not able to subscribe to Employee Navigator directly but instead must obtain it through a broker like Alliant. Alliant invests Technical Team resources on behalf of our employer clients.

29. Describe your system testing process before going "live". Who does what during this testing process (also known as, the "trying to break the system process") and what do you require of the client? Of the broker if applicable?

- We believe in iterative configuration and protect time for testing to ensure accurate builds the first time.
 - o Iterative configuration – from the initial discovery on, our builders will "check back in" as the site is developed to ensure the build is going as intended. This can include training on portions of the system as they are constructed.
 - o Protected time for testing – our technology resource planning includes time for testing of configuration as well as EDI / data exchange. By asking for 6 weeks for new builds, we have built in two weeks for testing and client training on top of what a typical configuration requires.
- It is important for the member or employer client to be active in testing. An essential part the employer plays is validation of data. For example, we can set up a location list for an employer, but only the employer can know for sure if those are their locations. This validation is an essential way to ensure the system is not confusing to employees. Most other testing – such as configuration testing is done by the builders and Alliant's technology team as they complete specific functionality or data exchange.



Security Overview

Methodology

At Employee Navigator, we achieve the highest level of security by performing full security audits of our product and infrastructure regularly. Our security practices have been evaluated as part of our SOC 2 Type I attestation.

Encryption Security Overview

Your transmitted data is kept safe using the highest encryption standards available, including 256-bit SSL encryption. This is the same technology that banks use to keep your account information safe and all account information you provide, including passwords and personal information details, is protected using this technology.

Backup

Employee Navigator employs state of the art back-up and firewall technology to ensure that your information is always available, no matter what happens. Our system stores back-ups in multiple secure locations and is updated throughout the day, every day.

Physical Security

Our servers are hosted at Tier III, SSAE-16 and ISO 27001:2005 compliant facilities which are Safe Harbor Certified. Our facilities feature 24-hour manned security, biometric access control, video surveillance, and physical locks. The co-location facilities are powered by redundant power, each with UPS and backup generators. All systems, networked devices, and circuits are monitored by both Employee Navigator and the co-location providers.

Secure at Every Step

We built the Employee Navigator product entirely on our own so we are able to monitor and keep safe every aspect of our software. All access to data within Employee Navigator is governed by access rights, authenticated by username and password and your Employee Navigator instance administrator can define granular access privileges. Employee Navigator also follows secure credential storage best practices by storing passwords using the bcrypt (salted) hash function. Our security architecture ensures segregation of customer data and stricter access restrictions for Employee Navigator's HR mobile app.



Behind the Scenes

Employee Navigator's multi-pronged approach to security ensures you are protected at all times. We adhere to industry standards for protecting your data, securing our web application, and processing all transactions. We've created policies across our entire organization to ensure that Employee Navigator offers the highest level of security.

SOC 2

Employee Navigator has completed the SOC 2 Type 1 Audit. A SOC 2 report is intended to evaluate an organization's information systems relevant to security, availability, processing integrity, confidentiality & privacy. Employee Navigator's SOC 2 report is available upon request.

HIPAA

There are no official government or industry certifications for HIPAA compliance. In order to support HIPAA compliance, Employee Navigator has reviewed the HIPAA regulation and updated its product, policies and procedures to support customers around their need to be HIPAA compliant. The Employee Navigator product/platform meets the obligations required by HIPAA, however customers are also responsible for enforcing policies within their organizations to meet HIPAA compliance. Some of Employee Navigator's controls that are relevant to HIPAA include:

- Controls to provide reasonable assurance for defining and granting access to users permitted by the user's entity.
- Controls to provide reasonable assurance that the user entity's method for accessing Employee Navigator application is configured with proper logical security protocols.
- Controls to provide reasonable assurance that user accounts and access permissions are correctly specified on an ongoing basis, including revoking accounts.

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
AGENDA ITEM**

Department: <u>Administration of the Organization</u>	<input checked="" type="checkbox"/>	Action
Item Number: G3	<input type="checkbox"/>	Consent
Title: <u>Employee Benefits Consulting Services Agreement (Keenan)</u>	<input type="checkbox"/>	Information

Background

Attached is the Employees Benefit Consulting agreement for Keenan. This agreement commenced July of 2022 and has automatically renewed for the 23-24 fiscal year and is due to expire on June 30, 2024.

We received direction at the March Executive Committee meeting. We contracted the Keenan group and they have agreed to a contract extension through the end of 2024.

Given the outcome of the RFP and RFI we will either renew the contract or move to a new provider.

Recommendation

It is recommended that the Executive Committee accept the new contract extension and move forward with the RFI and the RFP.

AMENDMENT NO. 1

This Amendment hereby amends the **Employee Benefits Consulting Services Agreement** (“Agreement”) dated **June 30, 2024** by and between **Keenan & Associates** (“Keenan”) and **San Mateo County Schools Insurance Group** (“Client”) (hereinafter referred to individually as “Party” and collectively as the “Parties”) as follows:

WHEREAS, the current term of the Agreement shall expire on **June 30, 2024**; and

WHEREAS, the Parties desire to continue their relationship subject to the terms and conditions outlined in the Agreement;

NOW, THEREFORE, the Parties agree as follows:

1. The Agreement is hereby extended for an additional **six (6) month** term beginning on **July 1, 2024** and ending on **December 31, 2024** (“Extended Term”).
2. All the remaining terms and conditions of the Agreement shall remain unchanged and in full force and effect, and shall govern the conduct of the Parties during the Extended Term.
3. The effective date of this Amendment is **July 1, 2024**.
4. Each person signing this Amendment to the Agreement on behalf of a Party represents and warrants that he or she has the necessary authority to bind such Party and that this Amendment is binding on and enforceable against such Party.

<u>San Mateo County Schools Insurance Group</u>		<u>Keenan & Associates</u>	
<u>Signature:</u>		<u>Signature:</u>	
<u>By:</u>	Craig Schweikhard	<u>By:</u>	Jeffrey Mizokawa
<u>Title:</u>	Executive Director	<u>Title:</u>	President, Employee Benefits
<u>Address:</u>	1791 Broadway Redwood City, CA 94063	<u>Address:</u>	2355 Crenshaw Blvd., Ste 200 Torrance, CA 90501
<u>E-mail:</u>		<u>E-mail:</u>	
<u>Attention:</u>	Craig Schweikhard	<u>Attention:</u>	Bordan Darm

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
AGENDA ITEM**

Department: <u>Administration of the Organization</u>	<input checked="" type="checkbox"/>	Action
Item Number: G4	<input type="checkbox"/>	Consent
Title: <u>ESM Contract</u>	<input type="checkbox"/>	Information

Background

Anthony Poston from ESM Insite presented at the January 18, 2024 meeting regarding site inspections for all schools. Attached is the presentation from January and the contract. Some districts have contracted for site inspections with other vendors. Those districts can postpone their inspections to the third year of the contract to not conflict with their current vendor.

This contract will improve our loss control program and will assist the broker with the underwriting of our property coverage.

Recommendation

It is recommended that the Executive Committee approve the ESM contract.

SMCSIG



2024-26 Interior & Exterior
Property/Liability/Safety/CPTED
Inspection Project

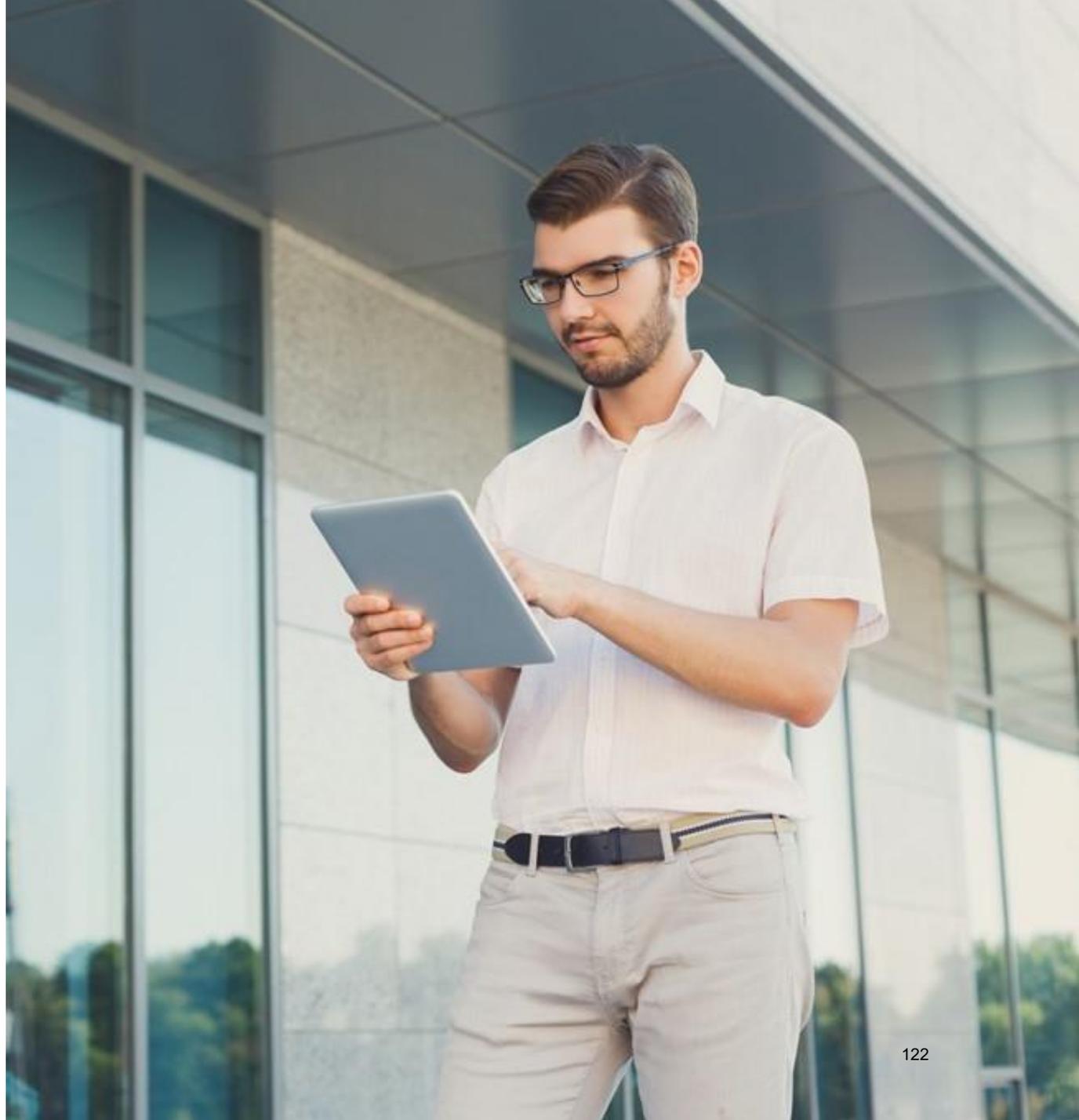
January 18, 2024

Presented by:

Anthony Poston, ARM, AIM
CEO, ESM INSITE



www.esminsite.com





Inspection Scope

Inspections to focus on property, liability, safety & CPTED hazards.

- The scope of the project shall include inspection and assessment of the interior and exterior of all buildings including Crime Prevention Through Environmental Design (CPTED) exposures.
- Documentation will be provided in the form of written reports presented to each member with a copy to the SIG.
- Reports shall include a list of hazards found, a priority for the correction of those hazards (i.e., low, medium, high), and a corrective action tracking system to make notes and enter the date action was completed.
- A quarterly summary report/presentation shall be provided to the SIG Board providing a status update and analytics of current results.



Inspection Details

A combination of interior and exterior site inspections will be completed.

INTERIOR

Physical Assessment (not an all-inclusive list)

- Inspection of building entry points and lobbies
- Inspection of main interior aisles (high volume pedestrian walkways)
- Inspection of internal stairs
- Inspection of food service areas
- Inspection of classrooms, bathrooms, shop areas, electrical/mechanical closets, and administrative rooms
- Inspection of District Offices
- Inspection of multipurpose rooms, locker rooms, libraries and media/tech centers
- Inspection of internal assembly areas and grandstands
- Inspection of warehousing facilities, vehicle and building maintenance facilities, and storage rooms
- Chemical inspection within classrooms, laboratories, janitorial rooms, pool supply closets and other chemical storage areas

EXTERIOR/CPTED

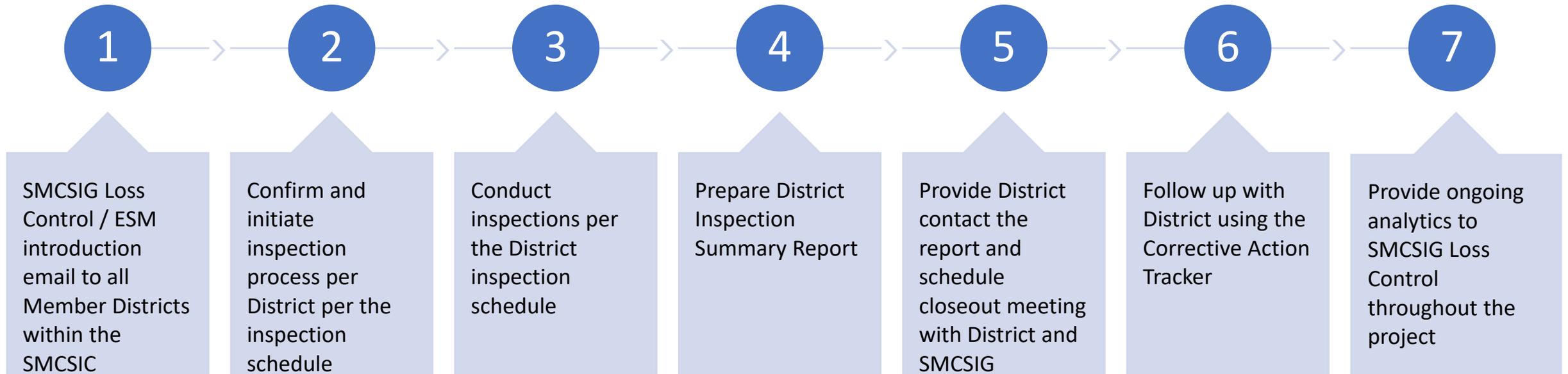
Physical Assessment (not an all-inclusive list)

- Inspection of building entry points and lobbies
- Access gates, fences and high pedestrian pathways, bike racks
- Stairs, ramps and general walking surfaces
- Fields, grandstands, bleachers, and perimeter fencing
- Public access points, barriers, perimeter fencing and potential exposures, pedestrian pathways
- Exterior signage, loading/unloading zones, vehicular routes, curbs and parking lots
- Fire hydrants, fire safety exposures, dumpster access, cardboard storage and other storage practices
- Lighting, landscaping, potential hiding places, security camera presence, general school ground aesthetics



Inspection Process

Key steps in the inspection program





Site Reports

Each site to receive a comprehensive summary report of findings.

Using ESM's custom inspection app, each site will receive a generated report to include positive and negative findings along with photos and recommendations for corrective action.

Company: CADWALLADER ELEMENTARY SCHOOL
 Inspection Name: SBASIA - Evergreen
 Insp Date: 11-27-2023
 Location Descr.:
 Score: 0%

Edit Submit

Category	N/A	Poor	Fair	Good
Emergency Planning and Life Safety	✓			
Parking Lots (High Volume Walking Areas)	✓			
Entrance Walkways and Curbs	✓			
Stairs and Ramps	✓			
Access Control				
Building Exterior				
Security Equipment				
Security Personnel (TBD)				
Distribution and Supply Areas				

Home Inspect

Report Summary

Report Name: SBASIA - Evergreen
 Completed for: O.B. WHALEY ELEMENTARY SCHOOL
 Inspection Date: November 28, 2023
 Contact: Mike Butler, Director of Operations

Findings:

Emergency Planning and Life Safety
 Positive Finding: Evacuation routes are kept clean and routes in building are clear.
 Positive Finding: Visitors and contractors sign in and are under supervision.

Parking Lots (High Volume Walking Areas)
Issue Identified: Surfaces are not level and/or have potholes, large potholes, and uneven surfaces.
Recommendation: Review issues of non-compliance relating to Parking Lots (see comments, notes and/or photo(s) for detail) and take appropriate steps to correct deficiencies.
Notes: Refer to photos.
 Severity: Serious/Extreme (deducts 5%)
 Contributing Factor: Environmental



Secondary entrance: Parking lot is damaged due to tree roots. Recommend removing tree and repaving parking lot.
 Tree roots have severely damaged parking lot, posing a tripping hazard and damaging vehicles. Recommend removing tree and repaving parking area.
 Positive Finding: Standing water is kept to a minimum, especially in parking areas.
 Positive Finding: Parking bumpers provide good visual cue, and use of yellow paint is helpful.
 Positive Finding: Heavy pedestrian walkways are free from inadvertent tripping hazards.
 Positive Finding: Handicap zones (including walking surface) are seen and used.

Entrance Walkways and Curbs
Issue Identified: Surfaces are uneven, and/or have trip hazards including loose bricks.
Recommendation: Review issues of non-compliance relating to CPTED Grounds (see comments, notes and/or photo(s) for detail) and take appropriate steps to correct deficiencies.

Photo(s)

 Pedestrian path across public street. Visual traffic calming cues.
 Positive Finding: Pedestrian pathways on school property are easily monitored.
Issue Identified: Pedestrian pathways on school property are not in good condition.
Recommendation: Review issues of non-compliance relating to CPTED Grounds (see comments, notes and/or photo(s) for detail) and take appropriate steps to correct deficiencies.

Notes: Refer to photos.
 Severity: Moderate (marginal impact)
 Contributing Factor: Environmental

Photo(s)

 Fence at bottom has been bent, creating a tripping hazard. Repair to mitigate hazard.
 Concrete misaligned, creating a trip and fall hazard.
 Repair work unfinished. Recommend completing work and ensuring trip and fall hazards are mitigated.

Positive Finding: Landscaping elements are kept back from buildings, and provide no access to roofs, windows, or other upper level areas.
 Positive Finding: Exterior athletic areas are easily monitored.
 Photo(s)

 Athletic fields and baseball backstop are in good condition.

Issue Identified: Exterior athletic areas are not in good condition.
Recommendation: Review issues of non-compliance relating to CPTED Grounds (see comments, notes and/or photo(s) for detail) and take appropriate steps to correct deficiencies.
Notes: Playgrounds in need of repair.
 Severity: Moderate (marginal impact)

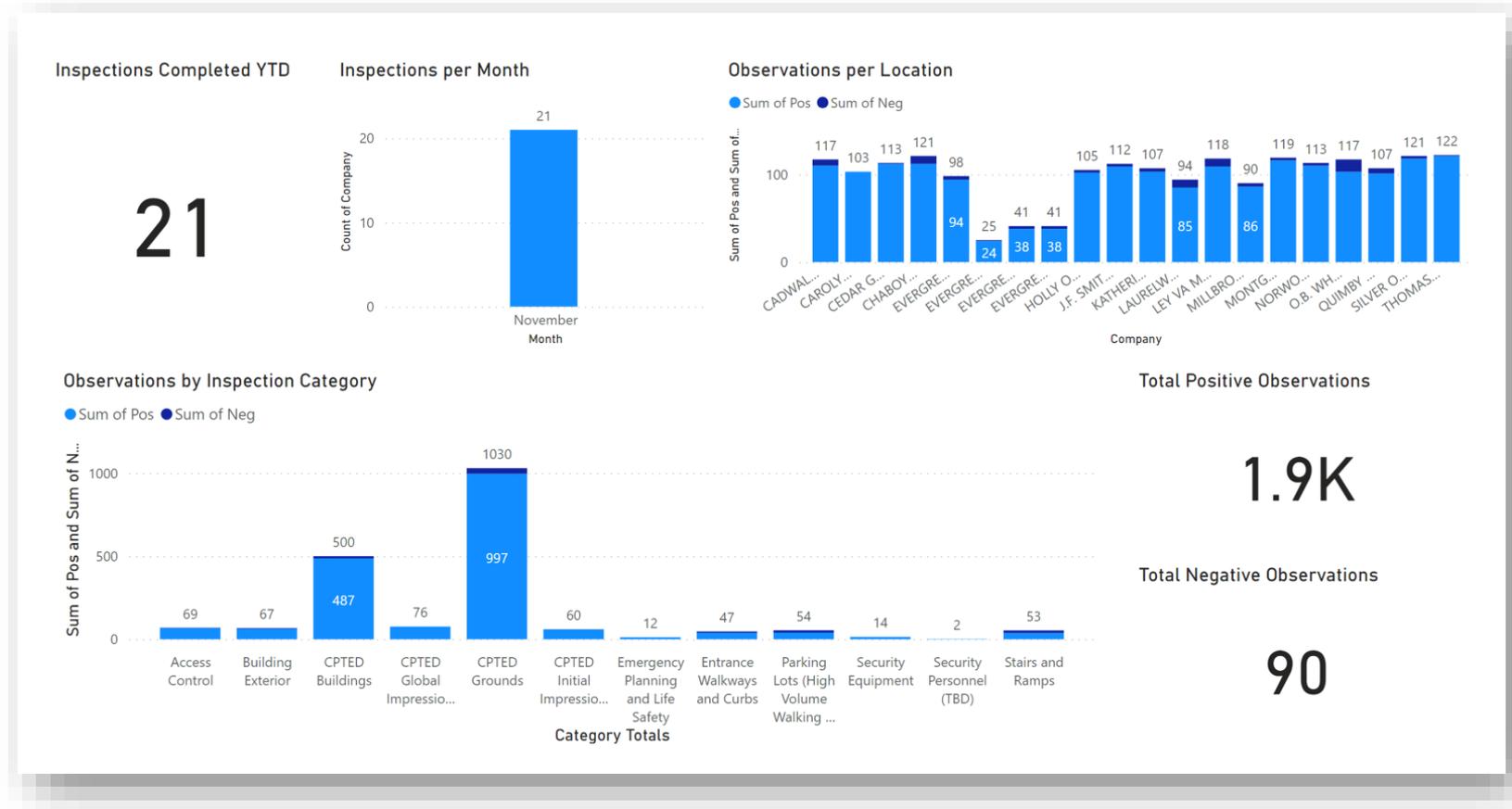


District Dashboard

Each site to receive an analytics dashboard summarizing audits.

Each District will receive a summary analytics report that includes scores by site and by category.

A copy and an aggregated trending dashboard will be provided to the SIG.





CAT

Corrective Action Tracker will be provided to each District contact

Each District will receive a summary CAT spreadsheet, with a link to an online corrective action system for tracking correction progress.

[Click here for an example](#)

Inspection Name	Inspector	Category	Inspection Item	Notes	Company	Responsible Party	Inspection Date	Last Inspection Sent	Date Closed	Last Date	Days Open	Status	Severity	CAT #	Action Taken	CAT Link
SBASIA - SCCOE	Anthony Poston	Parking Lots (High Volume Walking Areas)	Surfaces are not level and/or have potholes, large cracks or trip hazards etc.	Note the concrete next to the drain is displaced, creating a tripping hazard. Additionally, concrete along the vehicular routes is beginning to show signs of cracking, potentially creating a tripping/drainage hazard.	CHANDLER TRIPP ELEMENTARY		11/05/2023	11/17/2023			22	Open	Minor	3144302		CAT Link
SBASIA - SCCOE	Anthony Poston	Parking Lots (High Volume Walking Areas)	Parking bumpers do not provide good visual cue, and/or use is not	Note one of the parking blocks is broken, potentially creating a tripping hazard.	CHANDLER TRIPP ELEMENTARY		11/05/2023	11/17/2023			22	Open	Minor	3144303		CAT Link
SBASIA - SCCOE	Anthony Poston	Parking Lots (High Volume Walking Areas)	Parking bumpers do not provide good visual cue, and/or use is not	One of the parking bumpers is broken	PATHFINDER ACADEMY						22	Open	Minor	3142520		CAT Link
SBASIA - SCCOE	Anthony Poston	Acc									22	Open	Moderate	3144306		CAT Link
SBASIA - SCCOE	Anthony Poston	Buil									22	Open	Moderate	3144304		CAT Link

Corrective Action Tracking

Inspection Name: SBASIA - SCCOE
Company: CHANDLER TRIPP ELEMENTARY
Location:
Inspector: Anthony Poston
Email: anthony.poston@esmsite.com
Inspect. Last Update: 11/5/2023

Parking Lots (High Volume Walking Areas)
Surfaces are not level and/or have potholes, large cracks or trip hazards etc.

Recommendation
 Review issues of non-compliance relating to Parking Lots (High Volume Walking Areas) (see comments, notes and/or photo(s) for detail) and take appropriate steps to correct deficiencies.

Notes: Note the concrete next to the drain is displaced, creating a tripping hazard. Additionally, concrete along the vehicular routes is beginning to show signs of cracking, potentially creating a tripping/drainage hazard.

Severity Rating: Minor
Contrib. Factor: Environmental

Photos



Concrete around drain is deteriorating, potential trip and fall hazard. Recommend repaving to eliminate hazard.

Responsible Party
 Assigned Name:

Corrective Action Entry
 Please document the corrective action taken or planned below.

Action:
 Taken/Complete Requested/Planned



Close Out

Each site to receive a comprehensive summary report of findings.

Each District will receive a final close out letter along with a scheduled close out call with the ESM auditor, SMCSIG Loss Control and the District contact.

ESM INSITE

Mr. Mike Butler
Evergreen Elementary School District
3188 Quimby Road
San Jose CA 95148

Re: 2023 SBASIA Property, Liability & CPTED Audit Completion

Dear Mr. Butler:

We have successfully completed the SBASIA inspection project for 2023, and we want to thank you and your team for supporting us during the audit. Its success was due to your team's flexibility and willingness to help provide the guidance needed to generate a comprehensive and detailed analysis of each site.

Our focus was to identify actual or potential liability, property & CPTED hazards, describe the hazard and how it could affect people or property, and a suggested corrective action.

The positive and negative findings were documented, and recommendations were made, and the following reports have been provided:

1. Summary report of positive & negative findings by site.
2. Summary dashboard aggregating these findings as well as a score by site and by hazard category.
3. A list of corrective actions (spreadsheet) and a corresponding link to document the status of those corrective actions.

All of the District staff interviewed during the audit were very helpful and informative. If there are any questions on any of the recommendations listed, please do not hesitate to contact me.

Sincerely,

Anthony Poston

Anthony Poston
Risk Manager
ESM Solutions, Inc.

Copies:
ESM Safety File
SBASIA Board

Attached:
Site Report
Dashboard Analysis
Corrective Actions Tracker

The audit report and recommendations are purely advisory and for the purpose of assisting with safety, property, liability and CPTED procedures. Observations and recommendations are the result of practices and conditions observed and information made available at the time of the inspection and do not purport to refer to or guarantee compliance with local, state or federal regulations which may be applicable to such practice and conditions. Reports should not be considered a definitive listing of all existing hazards nor an absolute solution to all indicated hazards. Implementation, management and operation of risk control and safety procedures are the responsibility of the employer.

2377 Gold Meadow Way, Ste. 100, Gold River, CA 95670
T (916) 426-0500 W www.esminsite.com

1

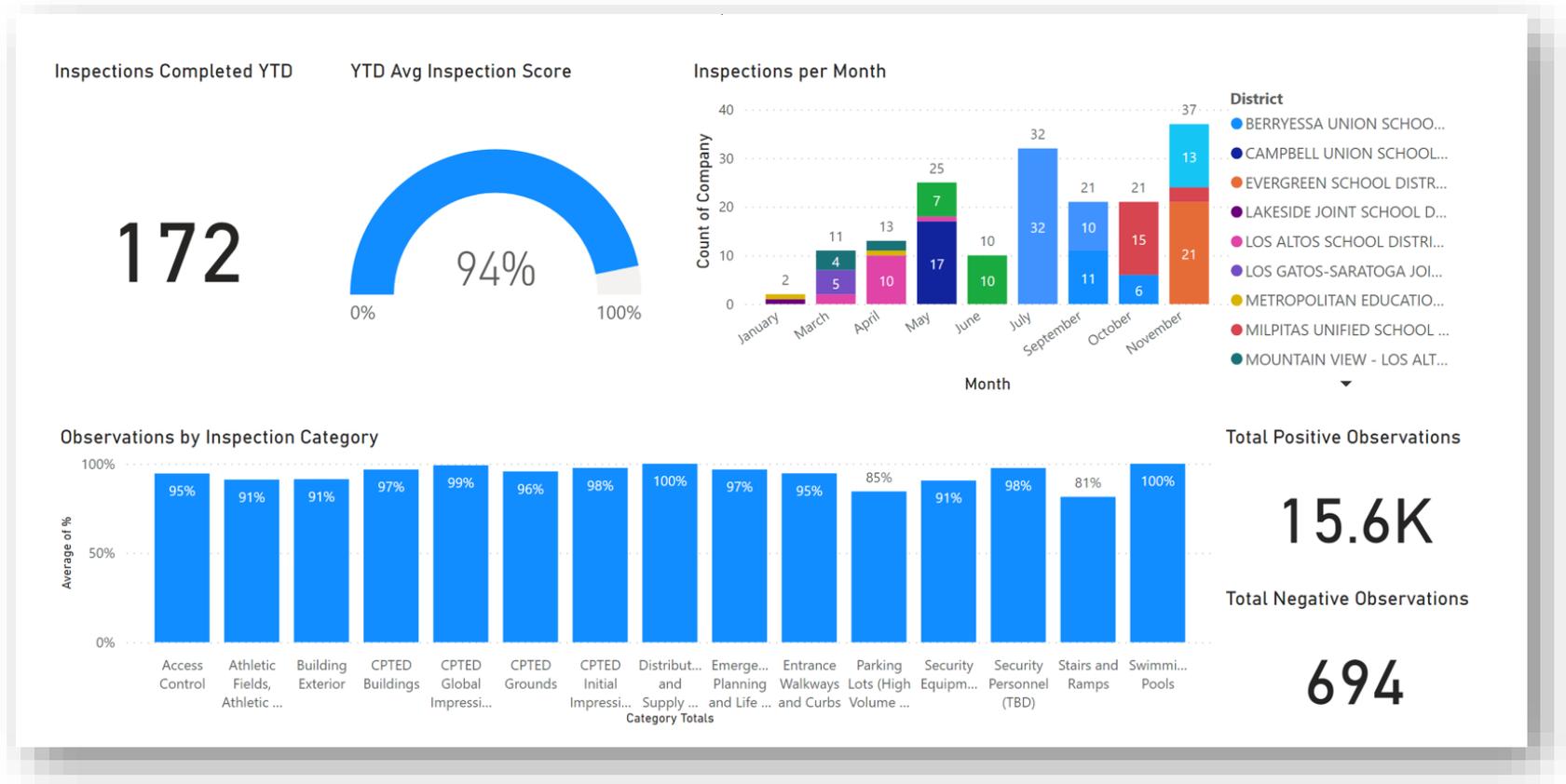


SIG Dashboard

The SIG will receive a master analytics dashboard and quarterly project status presentations

The SIG will receive a master analytics dashboard that will provide guidance on prioritizing support for the members.

Quarterly presentations on project status will be provided to the board.

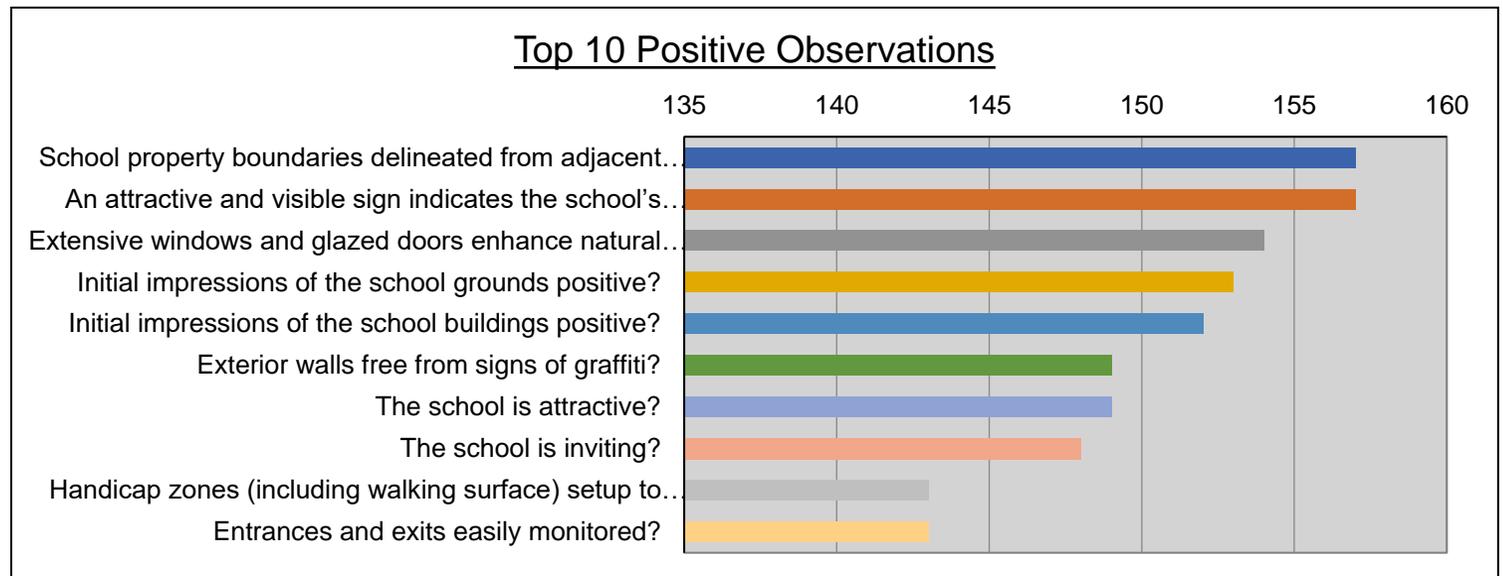
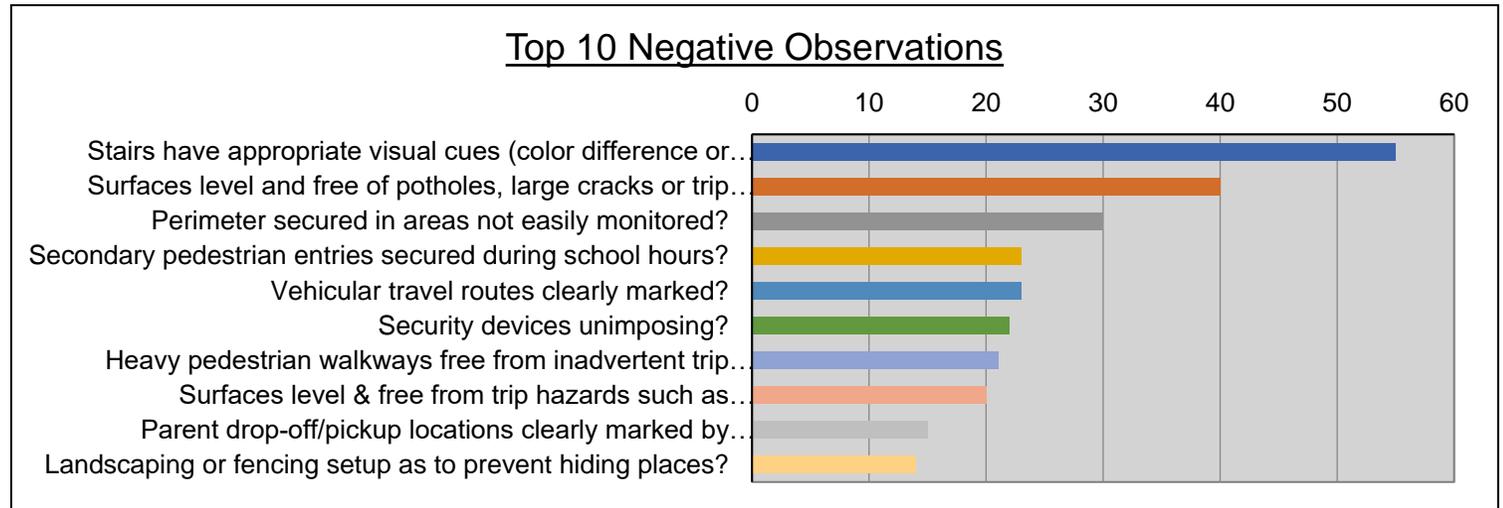




Analytics

Additional analytics to be provide to the SIG.

The SIG will receive additional analytics to provide guidance on training and additional support recommendations.





SB 553

Workplace Violence Prevention,
effective July 1, 2024

SB 553: https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202320240SB553

- Inspection/Audit to identify vulnerabilities (CPTED)
- Policy in compliance with key elements
- Training:
 - [Workplace Violence Prevention Overview](#)
 - [Suspicious Behavior](#)
 - [Active Assailant](#)
 - [Completing an Environmental Scan](#)
- Incident Form/Recordkeeping/Corrective Action

Schedule

Estimated schedule and scope per District

The following is a tentative schedule on the project inspection scope and schedule.

ESM to work with SMCSIG on a prioritized schedule.

School District	Est <input type="checkbox"/> o <input type="checkbox"/> Sites	Ins <input type="checkbox"/> ection Month	E <input type="checkbox"/> xterior / Interior / Both
SAN MATEO COUNTY SCHOOLS INSURANCE GROUP	1	April	Both
BAYSHORE ELEMENTARY SCHOOL DISTRICT	1	April	Both
WOODSIDE ELEMENTARY SCHOOL DISTRICT	1	April	Both
PORTOLA VALLEY ELEMENTARY SCHOOL DISTRICT	3	April	Both
BRISBANE ELEMENTARY SCHOOL DISTRICT	4	May	Both
HILLSBOROUGH CITY SCHOOL DISTRICT	6	May	Both
LA HONDA PESCADERO UNIFIED SCHOOL DISTRICT	7	June	Both
MENLO PARK CITY ELEMENTARY SCHOOL DISTRICT	7	June	Both
BELMONT-REDWOOD SHORES ELEMENTARY SCHOOL DISTRICT	8	July	Both
BURLINGAME ELEMENTARY SCHOOL DISTRICT	8	July	Both
MILLBRAE ELEMENTARY SCHOOL DISTRICT	8	July	Both
LAS LOMITAS ELEMENTARY SCHOOL DISTRICT	8	August	Both
PACIFICA SCHOOL DISTRICT	9	August	Both
SAN MATEO COUNTY OFFICE OF EDUCATION	9	August	Both
CABRILLO UNIFIED SCHOOL DISTRICT	10	September	Interior
SAN BRUNO PARK ELEMENTARY SCHOOL DISTRICT	11	October	Interior
JEFFERSON UNION HIGH SCHOOL DISTRICT	11	November	Interior
SAN CARLOS SCHOOL DISTRICT	12	December	Interior
SAN MATEO UNION HIGH SCHOOL DISTRICT	13	January 2025	Interior
RAVENSWOOD CITY ELEMENTARY SCHOOL DISTRICT	16	February 2025	Interior
SEQUOIA UNION HIGH SCHOOL DISTRICT	18	March-Apr 2025	Exterior
JEFFERSON ELEMENTARY SCHOOL DISTRICT	19	April-May 2025	Exterior
REDWOOD CITY SCHOOL DISTRICT	24	May-July 2025	Exterior
SAN MATEO-FOSTER CITY SCHOOL DISTRICT	25	July-Sept 2025	Exterior
SOUTH SAN FRANCISCO UNIFIED SCHOOL DISTRICT	26	Oct – Dec 2025	Exterior
REPORTS/FOLLOW UP		Jan – April 2025	Follow up



Remuneration

ESM's cost to complete the 24-month project

ESM proposes a compensation that coincides with the prevailing wage of the insurance market.

It is the intent of ESM to fulfill the service needs of the SMCSIG and to foster a long-term partnership built on results and relationships.

<i>24 Month Project</i>	
Total	\$424,000
15% deposit	\$63,600
Balance	\$360,400
Monthly payment schedule April 30 , 2024 - 2026	\$15,017

Cost Comparison

Service Provider	Average Cost Per Site	Estimated Cost
POMS	\$1,873	\$496,345
Bureau Veritas	\$1,859	\$492,635
ESM	\$1,600	\$424,000

15% difference (\$70K)



ESM References

ESM provides Risk Management Services to the following CA Districts and JPAs.

- **South Bay Area School Insurance Authority – 2023-current**
 - Property, liability & safety inspections
 - CPTED Inspections
- **San Francisco Unified School District – 2019-current**
 - Provide site safety inspections
 - Provide safety committee support
 - Provide Workers' Compensation Claims Management oversight services
- **Schools Excess Liability Fund SELF – 2011-current**
 - Provide Workers' Compensation Claims Management oversight services
- **Schools Insurance Program SELF – 2011-current**
 - Provide Workers' Compensation Claims Management oversight services
 - Provide safety support services
- **Cambell Union School District – 2010-current**
 - Provide Risk Management services, including:
 - Workplace Violence Prevention Plan
 - COVID-19 Prevention Plan
 - Interior and exterior property, liability, playground and safety inspections
 - Workers' Compensation claims management and training
 - Return To Work program development, implementation and management
 - Safety Committee establishment and attendance
 - Trend analysis and recommendations for improvement
 - Chemical Hygiene & Safety Plan
 - Injury & Illness Prevention Program implementation and consultation



Requirements

Certificates of insurance, fingerprint compliance for ESM

• Insurance

- Commercial General Liability: \$2M per occurrence
- Auto: \$2M
- Workers' Comp
- E&O: \$1M each claim

• Compliance with Fingerprinting (Criminal Clearance Certification)



DECLARATIONS

MPL SECURE®

MISCELLANEOUS PROFESSIONAL, INFORMATION SECURITY & PRIVACY, PERSONAL INJURY AND WEBSITE MEDIA CONTENT LIABILITY INSURANCE POLICY

NOTICE: COVERAGE UNDER INSURING AGREEMENTS A., B., D., E., F. AND G. OF THIS POLICY IS PROVIDED ON A CLAIMS MADE AND REPORTED BASIS AND APPLIES ONLY TO CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR THE OPTIONAL EXTENSION PERIOD (IF APPLICABLE) AND REPORTED IN WRITING TO THE UNDERWRITERS DURING THE POLICY PERIOD OR AS OTHERWISE PROVIDED IN CLAUSE X. OF THIS POLICY. AMOUNTS INCURRED AS CLAIMS EXPENSES UNDER THIS POLICY SHALL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO RETENTIONS.

INSURING AGREEMENT C. OF THIS POLICY PROVIDES FIRST PARTY COVERAGE ON AN INCIDENT DISCOVERED AND REPORTED BASIS AND APPLIES ONLY TO INCIDENTS FIRST DISCOVERED BY THE INSURED DURING THE POLICY PERIOD AND REPORTED IN WRITING TO THE UNDERWRITERS DURING THE POLICY PERIOD OR AS OTHERWISE PROVIDED IN CLAUSE X. OF THIS POLICY.

These Declarations and the Policy with endorsements shall constitute the contract between the Insureds and the Underwriters.

Underwriters: Beazley Insurance Company Inc.

Policy Number: V11D1J23PNPM

Item 1. Named Insured: ESM Solutions, Inc

Address: 2377 Gold Meadow Way # 100
Gold River, CA 95670

Item 2. Policy Period

From: 06/17/23
To: 06/17/24

Both dates at 12:01 a.m. Local Time at the Address stated in Item 1 above.

Item 3. Limit of Liability

- A. Each Claim Limit of Liability, including Claims Expenses: \$1,000,000
- B. Policy Aggregate Limit of Liability (Aggregate for all coverages combined, including Claims Expenses) but sublimited to: \$1,000,000
- C. Aggregate sublimit of liability applicable to Insuring Agreement C. (Privacy Notification Costs): \$1,000,000

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062016 ed.

Page 1 of 4



ESMSOLU-01

JMCGAUGH

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
11/9/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Acisure Partners West Coast Insurance Services, LLC 1550 W Corporate Way #1 Anahiem, CA 92801	CONTACT Justin McGaugh PHONE (A/C, No. Ext): FAX (A/C, No.): EMAIL Address: JMcgaugh@acisure.com
INSURED ESM Solutions, Inc. 2377 Gold Meadow Way Ste 100 Rancho Cordova, CA 95670	INSURER(S) AFFORDING COVERAGE INSURER A: Sentinel Insurance Company, Ltd NAIC # 11000 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	ADDITIONAL COVERAGES	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS
A COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	X	57SBAB01893	4/29/2023	4/29/2024	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Per occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000
A AUTOMOBILE LIABILITY ANY AUTO OWNED X AUTO ONLY X RENTAL CAR ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		57SBAB01893	4/29/2023	4/29/2024	COMBINED SINGLE LIMIT \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ EACH OCCURRENCE \$ AGGREGATE \$
A WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE (Mandatory in NH) See description and DESCRIPTION OF OPERATIONS below	Y/N N/A	57WECDF0011	4/29/2023	4/29/2024	X PER STATUTE E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A Property		57SBAB01893	4/29/2023	4/29/2024	BPP \$ 36,600

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Re: Los Gatos-Saratoga Joint Union High School District.
South Bay Area Schools Insurance Authority and its members are included as an additional insured on General Liability policy per the attached endorsements.

CERTIFICATE HOLDER South Bay Area Schools Insurance Authority 2180 Harvard St., Suite 460 Sacramento, CA 95815	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Justin McGaugh</i>
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ACORD 25 (2016/03)

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Your Partner For Success

Leveraging technology to enhance School District compliance while reducing risk and cost.



That's the ESM Difference.





MASTER SERVICES AGREEMENT

San Mateo County Schools Insured Group
2024

ESM INSITE

Master Services Agreement
for San Mateo County Schools Insured Group

This Agreement is made on March 7, 2024 (“Effective Date”), between ESM Solutions, Inc. d.b.a. ESM INSITE (“Contractor”), with a principal place of business at 2377 Gold Meadow Way, Ste. 100, Gold River, CA 95670 and San Mateo County Schools Insured Group (“Client”), with a principal place of business at 1791 Broadway, Redwood City, CA 94063. The term “Party” or “Parties” is used when referring to both Contractor and Client.

1. Term. This Agreement will become effective on the Effective Date and will continue in effect as set forth in each Statement of Work (SOW) attached to this Agreement, until the services are performed or terminated as provided in this Agreement.
2. Services. Contractor agrees to perform the services specified by Client in each SOW attached to this Agreement and incorporated into this Agreement by reference.
3. Method of Performing. Contractor will determine the method, details and means of performing the services.
4. Status. Contractor enters into this Agreement, and will remain throughout the term of the Agreement, as an independent contractor. Contractor agrees that Contractor, including principals, employees and any subcontractors are not and will not become employees, agents or principals of Client while this Agreement is in effect. Contractor agrees that no such Contractor principal, employee or subcontractor will be entitled to the rights or benefits afforded to Client’s employees, including disability or unemployment insurance, worker’s compensation, medical insurance, sick leave, or any other employment related benefit. Contractor will ensure that all principals, employees and subcontractors have been trained and maintain all required licenses as necessary to perform services pursuant to this Agreement. Contractor will further ensure that all principals, employees and subcontractors are covered by any compulsory medical, disability or unemployment insurance. Contractor assumes sole and full responsibility for any and all taxes, and for complying with any federal, state and local employment and immigration laws.
5. Insurance. Contractor shall, at its own expense, maintain workers’ compensation insurance as required by statute, professional liability insurance (Errors and Omissions), and automobile liability insurance, covering all owned, non-owned and hired vehicles. Contractor agrees to submit current certificates of all required insurance to client upon execution of this Agreement as requested.
6. Taxes. Contractor is responsible for paying when due all income taxes, including estimated taxes, incurred as a result of the compensation paid by Client to Contractor for services under this Agreement.
7. Compensation. Client agrees to pay Contractor according to the SOW attached to this Agreement and incorporated by reference.
8. Travel Expenses. If not included in the SOW, mileage will be billed at the standard IRS rate. Contractor will bill all other travel related expenses at actual cost incurred in performing services under this Agreement but only such expenses as are approved in advance by Client.
9. Non-Exclusive Relationship. Contractor may represent, perform services for, and contract with as many additional clients as Contractor in his sole discretion sees fit.
10. Tools, Material and Equipment. Contractor shall supply all tools and equipment required to perform the services under this Agreement, at Contractor’s expense.
11. Limited Liability. Contractor will not be liable to Client for acts or omissions in the performance of services under the terms of this agreement unless those acts or omissions are due to negligence, fraud or willful misconduct.

12. Mutual Indemnification.

12.1 Contractor agrees to indemnify, defend and hold harmless Client, and its respective directors, officers, employees, agents, successors and assigns from and against any and all third party claims that result in damages, expenses, costs (including reasonable attorney's fees), losses and liabilities (collectively 'Losses') when such Losses are solely caused by Contractor, or its agent's or its subcontractor's, acts, omissions, negligence or willful misconduct in the course of performance of this Agreement.

12.2 Client agrees to indemnify, defend and hold harmless Contractor, and its respective directors, officers, employees, agents, successors and assigns from and against any and all third party claims that result in Losses when such Losses are solely caused by Client, or its agent's or its subcontractor's, acts, omissions, negligence or willful misconduct in the course of performance of this Agreement.

12.3 With respect to any claims made or threatened against a Party to this Agreement, or compulsory process or request served upon a Party to this Agreement, the Party that may be entitled to indemnification (the 'indemnitee') by the other Party (the 'indemnitor') shall:

(a) give written notice to of the claim to the indemnitor within 10 days after the claim or service of process is made or threatened, which notice must, in specific, reasonable detail, set forth the nature of the claim and the amount (or an estimate of the amount) of the claim;

(b) provide any information available and cooperate with respect to the claim as may reasonably be required by the indemnitor, including, without limitation, making appropriate personnel available at such times as requested;

(c) cooperate and take all steps that may reasonably be requested to preserve and protect any defense to the claims; and

(d) neither incur any material expense to defend against, nor release or settle claim or make any admission with respect to the claim (other than routine or incontestable admissions or factual admissions which the failure to make would expose the indemnitor to liability) without the prior written consent of the indemnitor.

12.4 The Parties agree that this indemnification provision, as set forth in Section 12 to this Agreement, shall not apply in the event that (a) neither Party's, or (b) both Parties' in part, or (3) any other third party's, acts omissions, gross negligence, fraud or willful misconduct contribute to a Loss that gives rise to invocation of this indemnification clause.

13. Qualifications. Contractor represents that all Contractor principals, employees and subcontractors have the necessary qualifications and skills to perform the services under this Agreement in a competent and professional manner.

14. Assignment. Neither this Agreement, nor any duties or obligations under this Agreement, may be assigned by Contractor without the prior written consent of Client.

15. Termination of Agreement. This Agreement may be terminated: (a) at any time by giving sixty (60) days prior written notice to the other Party; (b) upon default by a Party to the Agreement, in which case the non-defaulting Party will give written notification to the breaching Party, and termination will take effect immediately upon receipt of such written notice; or (c) by the bankruptcy, insolvency, or death of either Party.

16. Use of Work Product. Contractor agrees not to use, disclose, or distribute work product generated pursuant to this Agreement other than to Client and Client's insureds.
17. Confidential Information. Contractor will keep all Client or Client's customers information confidential and will not disclose it. Contractor agrees: (i) to take reasonable precautions to protect such Confidential Information, and (ii) not to use (except in performance of the Services or as otherwise permitted herein) or divulge to any third person any such Confidential Information.
18. No Solicitation for Employment. During the term of this agreement and for a period of two years thereafter, the Client shall not directly or indirectly solicit the employment, have as an employee, engage as a consultant, or engage in any other capacity the services of any person who is then or was within the then immediately 24 months an employee of Contractor, without prior written consent of Contractor. During the agreed upon prohibited time period, the Client agrees to pay Contractor a \$45,000 recruiting fee for each Contractor employee or contractor that the Client may hire as an employee or an independent contractor without prior written consent of Contractor.
19. Notices. Any notices to be given under this Agreement may be provided by personal delivery, email, or by mail, registered or certified, postage prepaid with return receipt requested at the addresses appearing above, or at another address provided by either Party.
20. Entire Agreement. This Agreement, together with the Statement of Work, is the entire Agreement between the Parties and supersedes all prior written or oral agreements between the parties with respect to the services hereunder and may not be modified except in writing by both parties.
21. Arbitration. Any controversy between the Parties to this Agreement shall be settled by arbitration in accordance with the rules of the American Arbitration Association. Judgment on the award rendered by the arbitrators may be entered in any court having jurisdiction over the award.
22. Attorneys' Fees; Prejudgment Interest. If the services of an attorney are required by any party to secure the performance hereof or otherwise upon the breach or default of another party to this agreement, the prevailing party shall be entitled to reasonable attorneys' fees, costs and other expenses, in addition to any other relief to which such party may be entitled.
23. Terms & Conditions. Contractor's Terms and Conditions related to this agreement and use of its INSITE portal can be found on Contractor's website. Refer to Contractor's website for [General Terms & Conditions](#), [LMS Terms & Conditions](#) and [INSITE Terms & Conditions](#). Contractor may amend these Terms & Conditions from time to time by posting an amended version at its website and sending Customer written notice thereof.
24. Governing Law. This Agreement shall be governed by the laws of the State of California.

Exhibit 1 Billing Procedures

San Mateo County Schools Insured Provider Client billing contact Contact information

Phone:

Email:

ESM Solutions, Inc. billing contact

Contact information Accounting

Phone: (916) 537-3734

Email: accounting@esminsite.com

Service Fees

- Services fees per project will be outlined in a separate Statement of Work.

Billing Procedures

- Invoices will be emailed to Client monthly on the 15th of each month.
- One invoice will be generated by ESM per month summarizing work completed by ESM for Client.
- The billing terms will be Net 15.
- Payments can be made online via QuickBooks Free Bank Transfer or ACH.
- Payments will be made to ESM Solutions, Inc.

Signature Page for Master Services Agreement and Exhibit 1 Billing Procedures

ESM Solutions, Inc. d.b.a. ESM INSITE

San Mateo County Schools Insured Group

By:

By:

Name: Anthony Poston

Name:

Title: CEO

Title:

Date:

Date:

[End of Agreement]



SMCSIG Liability, Property, CPTED, Safety and Chemical Inspections

STATEMENT OF WORK

2024-2026

ESM INSITE

ESM Solutions, Inc. d.b.a. ESM INSITE (ESM) and San Mateo County Self Insured Group (SMCSIG) (Client) hereby agree to the terms of this SW, as of March 7, 2024 (the “Effective Date”), which has been prepared in conjunction with a Master Agreement for Professional Services (MSA) between ESM and SMCSIG dated March 14, 2024. ESM and Client also agree that any changes agreed to with respect to the terms of this SW shall be reflected in a Change Order (CO) executed by ESM and Client. Defined terms in this SOW.

1. Entity(s)/Engagement Scope/Deliverables:

The project scope and schedule will align with the proposal provided to the SMCSIG board on January 18, 2024. Highlights include:

- **Liability, Property, CPTED, Safety & Chemical Safety audits** - A physical interior and exterior inspection will be conducted at each SMCSIG Member site (scheduled TBD).
- **Historical Review**
 - Review past 3-year property & liability incident reports (as available)
- **Physical Assessment Interior not an all-inclusive list**
 - Inspection of building entry points and lobbies
 - Inspection of main interior aisles (high volume pedestrian walkways)
 - Inspection of internal stairs
 - Inspection of food service areas
 - Inspection of classrooms, bathrooms, shop areas and administrative rooms
 - Inspection of District Offices
 - Inspection of multipurpose rooms, locker rooms, libraries and media/tech centers
 - Inspection of internal assembly areas and grandstands
 - Inspection of warehousing facilities, vehicle and building maintenance facilities, and storage rooms
 - Chemical inspection within classrooms, janitorial rooms, pool supply closets and other chemical storage areas
- **Physical Assessment Exterior/CPTED not an all-inclusive list**
 - Inspection of building entry points and lobbies
 - Access gates, fences and high pedestrian pathways, bike racks
 - Stairs, ramps and general walking surfaces
 - Fields, grandstands, bleachers, and perimeter fencing
 - Public access points, barriers, perimeter fencing and potential exposures, pedestrian pathways
 - Exterior signage, loading/unloading zones, vehicular routes, curbs and parking lots
 - Fire hydrants, fire safety exposures, dumpster access, cardboard storage and other storage practices
 - Lighting, landscaping, potential hiding places, security camera presence, general school ground aesthetics
- **Reporting: ESM’s report will contain:**
 - Inspection report for each District site
 - Inspection spreadsheet for each District site (and a master for the District)
 - Including trends by site and by exposure
 - Photo of the exposure
 - Location of exposure (e.g., District-Site-Classroom)
 - Category of exposure
 - Priority level of exposure
 - Corrective action tracker for follow up

- **Project management and presentations**
 - A summary Business Intelligence dashboard including trending data, top positive and negative findings by District and Site.
 - Presentations to the SMCSIG Board (times TBD)
 - Centralized, secure, cloud-based storage provided to SMCSIG, which will include electronic copies of all member reports.

2. Fees and Payment Terms:

- **Total Fee \$424,000**
 - Payment Terms: Net 15
 - Invoices will be sent via QuickBooks Online. Payment can be made via free bank transfer from the QBO invoice.
 - Invoice(s) will be sent to the client contact as outlined in the MSA.
 - Fee schedule:

Total Fee	\$ 424,000.00
Deposit 15%	\$ 63,600.00
Balance	\$ 360,400.00
Invoice Date	Invoice Amount
4/15/2024 – 4/15/2026	\$ 15,016.67

3. Limitations of the Engagement:

- The Services are limited to those specified in the Service Scope and Proposal.
- Under no circumstances shall ESM be responsible or liable for the performance of any services beyond the scope of services described unless and until such scope of services is amended in writing.

5. Client Responsibilities:

- Submission of all appropriate documentation requested to manage the inspection project in accordance with the engagement scope.
- Direct member contacts and coordination of schedules amongst member to ensure an efficient use of time and resources by both parties.
- The final responsibility for the implementation and management Program remains with Client.

6. Additional Terms and Conditions:

- Services are to be initiated upon approval of this executed statement of work.
- Services performed by ESM are confidential as set forth herein.
- Client consents to allow ESM employees to access Client information.
- General [Terms and Conditions](#) related to this SOW can be found on ESM's website.

Anthony Poston is responsible for managing the project and coordinating the services stipulated above.

By the signatures below, ESM and Client agree to the terms of this Statement of Work, which may be changed through the execution of a Change Order.

ESM Solutions, Inc. d.b.a. ESM INSITE

SMCSIG

Signature:

Signature:

Name: Anthony Poston

Name:

Title: CEO

Title:

Date:

Date:

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
AGENDA ITEM**

Department: Administration of the Organization Action
Item Number: G5 Consent
Title: AB218 SELF Assessment Information

Background

Background: With the passage of Assembly Bill 218, or the California Child Victims Act, new claims have regarding victims of sex abuse.

AB 218 has multiple implications for CA educational agencies, it:

- Opens a three-year revival period, during which a claim for childhood sexual assault can be filed from any point in the past.
- Provides for treble damages if a “cover up” can be proven, a cost typically excluded from
- commercial insurance policies and JPA memoranda of coverage
- Broadens the type of misconduct it covers by changing the term “abuse” to “assault”, significantly increasing the risk exposure of educational agencies.
- Extends the general statute of limitations in which to file a claim going forward from age 26 to age 40 (when the revival period closes).

SMCSIG has been in SELF for excess liability coverage since the 80’s. A funding plan has been developed to annually assess members to fund these SAM claims. Through two (2) assessments, SMCSIG, has paid \$3.2M to SELF while collecting back from the members through Property/Liability Rate.

Status: SELF Board voted on March 22, 2024 a third (3rd) round of assessment in the amount of \$154.1M. **SMCSIG members portion of the assessment is \$4,076,739.** SELF will be invoicing the SMCSIG members around May 2024, payable in 2024/25 fiscal year with **no payment installment.**

Recommendation

Information Only.

SELF Id	Account Name	Assessment 3 Totals
4168858	Bayshore Elementary School District	\$ 18,061
4168866	Belmont Elementary (Belmont-Redwood Shores School District)	124,850
4168874	Brisbane Elementary	24,417
4168882	Burlingame Elementary School District	114,246
4168890	Cabrillo Unified School District	151,057
4168908	Hillsborough City Elementary School District	61,242
4168916	Jefferson Elementary School District (Daly City)	297,955
4168924	Jefferson Union High School District	241,492
4168940	La Honda-Pescadero Unified School District	16,609
4168957	Las Lomas Elementary School District	49,447
4168965	Menlo Park City Elementary School District	100,033
4168973	Millbrae Elementary School District	99,171
4168932	Pacifica School District	149,978
4168981	Portola Valley Elementary School District	28,900
4168999	Ravenswood City Elementary School District	165,566
4169005	Redwood City Elementary School District	382,155
4169013	San Bruno Park Elementary School District	117,213
4169021	San Carlos Elementary School District	119,691
4110413	San Mateo County Office of Education	94,631
4169047	San Mateo Union High School	437,371
4169039	San Mateo-Foster City Elementary School District	464,867
4169062	Sequoia Union High School District	363,367
4169070	South San Francisco Unified School District	435,050
4169088	Woodside Elementary School District	19,371
		\$ 4,076,739

**SAN MATEO COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING
AGENDA ITEM**

Department: Administration of the Organization Action
 Item Number: G6 Consent
 Title: Salary Chart (COLA) Information

Background

Background:

In light of the current reports of inflation and the high cost of living in the Bay Area we asked Jim to do an analysis of our Salary Chart.

Current CPI is about 2.63% with expectations for 2024 forecast at 2.8% (Bureau of Labor Statistics).

Source: <https://abag.ca.gov/tools-resources/data-tools/consumer-price-index>
<https://fred.stlouisfed.org/series/CUURA422SA0> Economic Research data

Bay area consumer price index factors

December	Change	Cumulative
2015	260.29	
2016	269.48	
2017	277.41	
2018	289.90	
2019	297.00	2.45%
2020	302.90	1.99%
2021	315.80	4.26%
2022	331.20	4.88%
2023	339.90	2.63%
		7.63%

The current salary table has a calculated factor of combined both COLA and merit increase. Historically this has worked well covering the COLA 2.5% and 2.5% merit. The last two years, we have continued to see inflationary pressures and staffing pressures. Member districts have responded with increase in salary charts of 3% - 12% for single year changes in 2022-23 and 3%-7% for 2023-24 single year increases. Our salary chart has not been COLA adjusted since 2022. The Bay Area Consumer Price Index is an indicator but does not necessarily reflect actual inflationary impacts to our employees.

While the indicated CPI change is 7.63%, a 10% adjustment would help SMCSIG to better respond to the direct increase in costs employees are facing and to help retain and attract employees. SMCSIG has seven employees and maintaining our team and being competitive is key to our program and our ability to impact our members in loss reduction programs. SMCSIG has a uniquely experienced team that is well recognized throughout the school pooling community. In order to maintain the high quality staff, we must maintain a competitive compensation plan. This team has saved its members over \$20 million dollars over the last five years on the Work Comp program alone.

At the March 14, 2024, Executive committee meeting, the committee requested salary comparisons. Staff will provide salary comparisons to both school districts and self-insured JPA's.

Fiscal Impact:

Salary and benefits represent about 2.23% of our annual costs. The recommended 10% change would increase costs by \$115,628, **which will impact the member contributions by \$.012.**

Recommendation

It is recommended that the Executive Committee approve a 10.00% salary schedule COLA adjustment July 1, 2024.

SMCSIG SALARY SCHEDULE

Approved by Executive Committee on XXX, XX, XXXX

COLA

10.00% 7/1/2024

Title	Range	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
	1	3,262	3,425	3,599	3,778	3,968	4,166	4,374	4,593	4,823	5,064
	2	3,425	3,599	3,778	3,968	4,166	4,374	4,593	4,823	5,064	5,317
	3	3,599	3,778	3,968	4,166	4,375	4,594	4,823	5,064	5,318	5,584
	4	3,778	3,968	4,166	4,375	4,594	4,824	5,065	5,318	5,584	5,863
	5	3,968	4,166	4,375	4,594	4,824	5,065	5,318	5,584	5,863	6,157
	6	4,166	4,375	4,594	4,824	5,066	5,319	5,585	5,864	6,157	6,465
Administrative Specialist	7	4,375	4,594	4,824	5,066	5,320	5,586	5,865	6,158	6,466	6,790
	8	4,594	4,824	5,066	5,320	5,586	5,865	6,159	6,467	6,790	7,129
	9	4,824	5,066	5,320	5,586	5,864	6,158	6,466	6,789	7,128	7,485
	10	5,066	5,320	5,586	5,864	6,159	6,466	6,790	7,129	7,486	7,860
	11	5,320	5,586	5,864	6,159	6,467	6,790	7,129	7,486	7,860	8,253
	12	5,586	5,864	6,159	6,467	6,790	7,130	7,486	7,861	8,254	8,666
	13	5,864	6,159	6,467	6,790	7,130	7,486	7,860	8,253	8,666	9,099
	14	6,159	6,467	6,790	7,130	7,486	7,861	8,254	8,666	9,100	9,555
	15	6,467	6,790	7,130	7,486	7,860	8,253	8,666	9,099	9,554	10,032
Loss Control Analyst	16	6,790	7,130	7,486	7,860	8,254	8,666	9,100	9,555	10,032	10,534
Workers Compensation Analyst	17	7,130	7,486	7,860	8,254	8,666	9,099	9,554	10,032	10,534	11,060
	18	7,486	7,860	8,254	8,666	9,099	9,554	10,032	10,534	11,060	11,613
	19	7,860	8,254	8,666	9,099	9,554	10,031	10,533	11,060	11,613	12,193
Member Services Manager/Board Relations	20	8,254	8,666	9,099	9,554	10,030	10,532	11,059	11,612	12,192	12,802
Senior Property/Liability Claims Analyst	21	8,666	9,099	9,554	10,030	10,532	11,058	11,611	12,192	12,801	13,441
	22	9,099	9,554	10,030	10,532	11,059	11,612	12,192	12,802	13,442	14,114
	23	9,554	10,030	10,532	11,059	11,612	12,193	12,803	13,443	14,115	14,821
Manager, Loss Control/Workers Compensation	24	9,747	10,234	10,746	11,283	11,847	12,440	13,062	13,715	14,400	15,120
	25	10,030	10,532	11,059	11,612	12,195	12,805	13,445	14,118	14,823	15,565
	26	10,533	11,061	11,614	12,195	12,804	13,445	14,117	14,823	15,564	16,342
	27	11,061	11,614	12,195	12,804	13,445	14,117	14,823	15,564	16,342	17,159
	28	11,614	12,195	12,804	13,445	14,116	14,822	15,563	16,342	17,159	18,017
	29	12,195	12,804	13,445	14,116	14,823	15,564	16,342	17,159	18,017	18,918
	30	12,804	13,445	14,116	14,823	15,564	16,343	17,160	18,018	18,919	19,864
Deputy Executive Director	31	13,445	14,116	14,823	15,564	16,342	17,159	18,017	18,918	19,864	20,857
Executive Director	32	16,922	17,768	18,657	19,590	20,569	21,598	22,678	23,811	25,002	26,252

Benefits: SMCSIG pays for full coverage for dental and vision for employee and dependents and up to Kaiser Single Coverage Premium) per month for a medical plan.

JPA Average Salary	ASCIP	CJPIA	PRISM	SELF	Average
Executive Director	\$230,500	\$307,170	\$339,996	\$322,974	\$300,160
Deputy Director	\$209,000	\$231,390	\$260,394	\$176,196	\$219,245
Senior Claims Manager	\$148,000	\$182,304	\$191,490	\$176,196	\$174,498
Loss Control/WC Manager	\$209,000	\$176,754	\$225,948	\$176,196	\$196,975
Administration Specialist	\$59,500	\$75,270	\$93,282	\$84,894	\$78,237

Source: Salary Schedule

Schools Salary	San Mateo- Foster City (2022)	Pacifica (2021)	Portola (2021)	San Mateo Union (2022)	Menlo Park (2022)	Las Lomas	SMCOE	La Honda- Pescadero	Average
Superintendent	\$304,120	\$212,040	\$221,739	\$338,321	\$283,208	\$290,861	\$247,714	\$181,800	\$259,975
CBO	\$256,245	\$182,628	\$215,292	\$250,413	\$218,436	\$213,895	\$218,858	\$140,974	\$212,093
HR Director	\$105,670	\$134,032	\$125,524	\$286,365	\$123,588	\$145,538	\$201,011	\$140,974	\$157,838
M&O Director	\$190,380	\$99,795	\$170,535	\$202,061	\$159,120	\$188,689	\$156,186	\$83,763	\$156,316
Executive Admin	\$131,321	\$56,816	\$80,756	\$92,103	\$104,932	\$117,324	\$95,778	\$83,763	\$95,349

Source: <https://transparentcalifornia.com/agencies/salaries/school-districts/>



San Mateo County Schools Insurance Group AGENDA ITEM G7

2023/2024 Executive Committee Meeting Calendar

May 2, 2024

- Preliminary Budget
- Quarterly Financial
- Actuarial Reports

May 16, 2024

JPA Board Meeting

- WC Rates
- P/L Rates
- Dental Rates
- Vision Rates
- Final Budget
- Executive Committee Elections

Meeting Time: 9:00 a.m.—12:00 p.m.