



2017 Health & Welfare Benefits & Renewal

The Roman Catholic Diocese of Savannah





The Roman Catholic Diocese of Savannah

Table of Contents

- I.** Plan Financial Review and Plan History
- II.** July 1, 2017 Renewal Analysis
 - a. Medical
 - b. Dental
 - c. Contribution Strategy
 - d. Spousal Surcharge Analysis
 - e. Bariatric Analysis
- III.** 2017 Request for Proposal – Marketing Summary
 - a. Basic Life and LTD
 - b. Medical and Dental
- IV.** Wellbeing
- V.** Executive Summary
 - a. Recommendations
 - b. Revised Renewal Analysis Including Recommendations
 - c. CBIZ Compensation

CATHOLIC DIOCESE OF SAVANNAH
JULY 2016 TO JUNE 2017
FINANCIAL RESULTS

	Actual Through December 30, 2016	Annualized Through June 30, 2017
I. <u>Claims Costs (Including Run-out)</u>		
* MEDICAL		
Meritain Paid Claims	\$1,058,131	\$2,118,550
Less Specific Claims	(\$32,581)	(\$32,581)
Adjustments including Non-Aggregate Claims	\$50,852	\$50,852
Total Medical	\$1,076,402	\$2,136,821
* RX		
Express Scripts Paid Claims	\$586,441	\$1,208,068
Total Rx	\$586,441	\$1,208,068
* DENTAL		
Meritain Paid Claims	\$108,442	\$219,867
Total Dental	\$108,442	\$219,867
Total Claims Costs	\$1,771,285	\$3,564,756
II. <u>Administrative Costs (Administration & Stop Loss)</u>		
* Meritain Administration Fees	\$84,667	\$170,919
* Stop Loss Premium	\$385,384	\$778,173
* Patient Centered Outcome Research Fee	\$682	\$1,364
* Transitional Reinsurance Fee	\$8,939	\$23,520
* Consulting Services	\$37,500	\$75,000
* Online Enrollment Services (BAS) ⁽¹⁾	\$21,300	\$42,600
* FSA Administration	\$1,908	\$3,816
Total Administrative Costs	\$540,380	\$1,095,392
III. <u>Total Cost (I + II)</u>	\$2,311,665	\$4,660,148
IV. <u>Accrual / Budget / Conventional Premium Equivalent</u>		
* Medical / Rx	\$2,463,959	\$4,975,744
* Dental Only	\$119,329	\$239,957
Total Budget	\$2,583,288	\$5,215,700
V. <u>Loss Ratio (III / IV)</u>		
Loss Ratio	89.49%	89.35%

Assumptions:

(1) BAS enrollment fees are based on average billing that reflects the entire employee population.



Diocese of Savannah

G-5200 Account Totals - Medical/Dental/Rx EXPERIENCE FOR July 1, 2016 to June 30, 2017

SPECIFIC DEDUCTIBLE \$100,000 Aetna (36/12)

MONTH	Medical Enrollment		Medical Total	Dental Enrollment		Dental Total	Medical Members	Monthly Paid Claims			Specific Claims	Non-Agg Claims ¹	Total Paid Claims	Admin Fees (Est.)	Stop Loss Prem (Est.)	Fixed Costs (Est.)***	Total Costs (Est.)	Medical Funding	Dental Only Funding	Monthly Loss Ratio	
	Clergy*	Lay Employees		Clergy*	Lay Employees			Medical	Dental	RX											
Jul-16	74	292	366	90	330	420	635	\$96,774	\$13,740	\$58,868	\$0	\$2,623	\$172,006	\$13,536	\$61,594	\$86,792	\$258,798	\$396,050	\$19,149	62.33%	
Aug-16	74	292	366	90	338	428	644	\$176,376	\$27,331	\$118,685	\$0	\$9,441	\$331,833	\$13,553	\$61,594	\$86,809	\$418,642	\$396,050	\$19,584	100.72%	
Sep-16	74	315	389	90	352	442	674	\$187,171	\$12,013	\$87,285	(\$6,035)	\$5,249	\$285,683	\$14,378	\$65,465	\$91,601	\$377,284	\$417,217	\$20,133	86.27%	
Oct-16	74	317	391	90	352	442	677	\$198,390	\$18,210	\$110,878	(\$19,864)	\$6,269	\$313,883	\$14,447	\$65,801	\$92,015	\$405,898	\$418,853	\$20,203	92.45%	
Nov-16	74	315	389	90	352	442	674	\$223,178	\$15,477	\$103,819	(\$6,311)	\$22,529	\$358,692	\$14,378	\$65,465	\$91,601	\$450,293	\$417,158	\$20,155	102.97%	
Dec-16	74	315	389	90	351	441	669	\$176,241	\$21,671	\$106,906	(\$371)	\$4,741	\$309,189	\$14,375	\$65,465	\$91,599	\$400,787	\$418,631	\$20,105	91.35%	
Jan-17																					
Feb-17																					
Mar-17																					
Apr-17																					
May-17																					
Jun-17																					
TOTAL	444	1,846	2,290	540	2,075	2,615	3,973	\$1,058,131	\$108,442	\$586,441	(\$32,581)	\$50,852	\$1,771,285	\$84,667	\$385,384	\$540,416	\$2,311,701	\$2,463,959	\$119,329	89.49%	
YTD Average						436	662											\$1,076	\$46	89.49%	

Fixed Costs 07/01/16 - 06/30/17						
	Agg	Spec	Admin	Total	Dental	Total
Employee	\$6.79	\$161.50	\$34.54	\$202.83	\$2.13	\$204.96
Family	\$6.79	\$161.50	\$34.54	\$202.83	\$2.13	\$204.96
* Clergy Incl. Priests, Religious & Retired Priests on Dental						
Legend						
EE	Employee					
EE + SP	Employee + Spouse					
EE + CH	Employee + Child					
FAM	Family					
Rx	Prescription Drugs					
PEPM	Per Employee Per Month					
PMPM	Per Member Per Month					

* Dental enrollment includes 17 retired clergy

Medical **	Dental	RX	All Lines	
\$447.84	\$41.47	\$256.09	\$745.40	PEPM
\$258.13	\$25.92	\$147.61	\$431.65	PMPM
* Medical/RX Members = 614/month; Dental Members = 677/month				
** Net of Specific Stop Loss Reimbursements				
***Fixed costs include CBIZ consulting fee of \$6,250, Online Enrollment Fees & FSA Administration.				

ACA Fees		
	PCORI	TRF
2016	\$0.31	\$3.90
2017	\$0.31	\$0.00

Claimants > \$50,000 (50% of Spec)		
	Claims	Reimbursement Expected
Claimant #1	\$132,210	\$32,210
Claimant #2	\$62,572	\$0
Claimant #3		
Claimant #4		
Claimant #5		
Claimant #6		
Claimant #7		
Claimant #8		
Claimant #9		
Total	\$194,782	\$32,210

Notes:

1) Non-Aggregate claims includes miscellaneous fees and charges that don't apply to the aggregate contract limits.



Diocese of Savannah

G-5200 Account Totals - Medical/Dental/Rx ENROLLMENT AND FUNDING DETAILS FOR July 1, 2016 to June 30, 2017

SPECIFIC DEDUCTIBLE \$100,000 Aetna (24/12)

MONTH	Premier Plan Enrollment					Value Plan Enrollment				Basic Plan Enrollment				Medical Total	Dental Enrollment					Dental Total	Medical Members	Medical Funding				Dental Funding			
	Clergy*	EE	EE + SP	EE+CH	FAM	EE	EE + SP	EE+CH	FAM	EE	EE + SP	EE + CH	FAM		Clergy*	EE	EE + SP	EE+CH	FAM			Total	Priests	EE Cont.	ER Cont.	Total	Priests	EE Cont.	ER Cont.
Jul-16	74	89	17	20	24	63	11	14	24	22	2	1	5	366	90	193	60	13	64	420	635	\$396,050	\$92,430	\$105,731	\$197,890	\$19,149	\$2,511	\$9,731	\$6,907
Aug-16	74	89	17	20	24	63	11	14	24	22	2	1	5	366	90	197	63	12	66	428	644	\$396,050	\$92,430	\$105,731	\$197,890	\$19,584	\$2,511	\$9,999	\$7,074
Sep-16	74	95	17	21	27	70	11	16	24	25	3	1	5	389	90	209	63	12	68	442	674	\$417,217	\$92,430	\$112,684	\$212,103	\$20,133	\$2,511	\$10,254	\$7,367
Oct-16	74	96	18	21	26	69	12	16	24	26	3	1	5	391	90	207	64	13	68	442	677	\$418,853	\$92,430	\$113,174	\$213,249	\$20,203	\$2,511	\$10,325	\$7,367
Nov-16	74	95	18	21	27	69	11	16	24	26	3	1	4	389	90	207	65	13	67	442	674	\$417,158	\$92,430	\$112,687	\$212,042	\$20,155	\$2,511	\$10,277	\$7,367
Dec-16	74	96	18	22	27	68	11	15	25	25	3	1	4	389	90	208	63	12	68	441	669	\$418,631	\$92,430	\$113,465	\$212,736	\$20,105	\$2,511	\$10,247	\$7,346
Jan-17																													
Feb-17																													
Mar-17																													
Apr-17																													
May-17																													
Jun-17																													
TOTAL	444	560	105	125	155	402	67	91	145	146	16	6	28	2,290	540	1,221	378	75	401	2,615	3,973	\$2,463,959	\$554,578	\$663,472	\$1,245,909	\$119,329	\$15,066	\$60,833	43,430
YTD Average														382						436	662	\$1,075.96	\$289.73	\$786	\$46		\$23	\$22	
																						% Contribution	27%	73%			51%	49%	

* Dental enrollment includes 17 retired clergy

Employee Funding 07/01/16 - 6/30/17			
Tier	Value	Premier	Basic
EE	\$166.94	\$222.87	\$92.00
EE + SP	\$551.60	\$674.62	\$432.40
EE + CH	\$332.22	\$421.72	\$258.13
Family	\$725.01	\$884.35	\$596.98

Employer Funding 07/01/16 - 6/30/17			
Tier	Value	Premier	Basic
EE	\$500.79	\$500.80	\$453.19
EE + SP	\$920.23	\$920.22	\$769.10
EE + CH	\$710.49	\$710.49	\$594.83
Family	\$1,147.39	\$1,147.38	\$933.69
Priest/Religious			\$1,249.05

Dental Funding 07/01/16 - 6/30/17		
Tier	Employer	Employee
EE	\$20.93	\$6.97
EE + SP	\$20.93	\$37.96
EE + CH	\$20.93	\$46.61
Family	\$20.93	\$85.98
Priest/Religious/Seminarians		\$27.90



Diocese of Savannah

G-5200 Account Totals - Medical/Dental/Rx EXPERIENCE FOR July 1, 2015 to June 30, 2016

SPECIFIC DEDUCTIBLE \$100,000 Aetna (24/12)

MONTH	Medical Enrollment		Medical Total	Dental Enrollment		Dental Total	Medical Members	Monthly Paid Claims			Specific Claims	Non-Agg Claims ¹	Total Paid Claims	Admin Fees (Est.)	Stop Loss Prem (Est.)	Fixed Costs (Est.)***	Total Costs (Est.)	Medical Funding	Dental Only Funding	Claim Total	Claim Process Time (days)	Monthly Loss Ratio
	Clergy*	Lay Employees		Clergy*	Lay Employees			Medical	Dental	RX												
Jul-15	75	277	352	92	317	409	585	\$338,717	\$19,244	\$80,315	(\$111,247)	\$11,951	\$338,981	\$13,399	\$55,665	\$81,424	\$420,405	\$344,068	\$17,288	933	5	116.34%
Aug-15	77	279	356	96	322	418	582	\$299,790	\$25,997	\$66,236	\$0	\$2,138	\$394,162	\$13,560	\$56,298	\$82,244	\$476,405	\$349,743	\$17,712	1,708	4	129.65%
Sep-15	71	300	371	88	338	426	590	\$170,197	\$10,612	\$105,955	(\$60,288)	\$4,829	\$231,305	\$14,111	\$58,670	\$85,262	\$316,568	\$358,148	\$18,121	2,531	8	84.13%
Oct-15	73	297	370	90	335	425	615	\$131,001	\$16,132	\$75,344	\$0	\$2,711	\$225,188	\$14,074	\$58,512	\$85,060	\$310,248	\$356,605	\$17,952	1,537	4	82.83%
Nov-15	72	299	371	89	337	426	617	\$156,344	\$17,784	\$88,209	(\$6,621)	\$3,397	\$259,112	\$14,111	\$58,670	\$85,262	\$344,375	\$358,733	\$17,903	1,918	4	91.43%
Dec-15	72	302	374	90	336	426	621	\$147,673	\$17,244	\$75,117	(\$1,136)	\$4,327	\$243,226	\$14,218	\$59,144	\$85,863	\$329,088	\$360,996	\$18,016	1,600	4	86.83%
Jan-16	72	305	377	90	340	430	629	\$184,510	\$15,961	\$68,601	(\$45,447)	\$2,150	\$225,775	\$14,333	\$59,619	\$86,471	\$312,247	\$363,260	\$18,176	1,694	4	81.86%
Feb-16	70	307	377	88	340	428	630	\$181,067	\$20,801	\$75,163	(\$57,327)	\$5,656	\$225,360	\$14,329	\$59,619	\$86,467	\$311,827	\$361,907	\$18,078	2,146	3	82.06%
Mar-16	71	304	375	89	337	426	627	\$121,819	\$12,650	\$73,821	(\$29,046)	\$5,263	\$184,508	\$14,254	\$59,303	\$86,063	\$270,570	\$361,069	\$18,024	1,726	4	71.37%
Apr-16	71	306	377	88	338	426	627	\$142,209	\$12,946	\$72,974	(\$20,961)	\$4,615	\$211,783	\$14,325	\$59,619	\$86,463	\$298,246	\$362,014	\$18,024	1,710	4	78.48%
May-16	71	302	373	88	335	423	627	\$255,390	\$22,503	\$103,998	(\$40,718)	\$10,607	\$351,779	\$14,176	\$58,986	\$85,656	\$437,435	\$358,760	\$17,869			116.14%
Jun-16	72	314	386	88	367	455	640	\$254,284	\$13,682	\$99,731	(\$97,437)	\$7,345	\$277,604	\$14,707	\$61,042	\$88,326	\$365,930	\$373,568	\$19,577			93.08%
TOTAL	867	3,592	4,459	1,076	4,042	5,118	7,390	\$2,383,001	\$205,557	\$985,465	(\$470,228)	\$64,988	\$3,168,783	\$169,597	\$705,146	\$1,024,560	\$4,193,343	\$4,308,871	\$216,741	17,503	4	92.66%
YTD Average						427	616										\$966	\$42		Loss Ratio		92.66%

Fixed Costs 07/01/15 - 06/30/16						
	Agg	Spec	Admin	Total	Dental	Total
Employee	\$6.79	\$151.35	\$35.59	\$193.73	\$2.13	\$195.86
Family	\$6.79	\$151.35	\$35.59	\$193.73	\$2.13	\$195.86
* Clergy Incl. Priests, Religious & Retired Priests on Dental						
Legend						
EE	Employee					
EE + SP	Employee + Spouse					
EE + CH	Employee + Child					
FAM	Family					
Rx	Prescription Drugs					
PEPM	Per Employee Per Month					
PMPM	Per Member Per Month					

* Dental enrollment includes 17 retired clergy

Medical **	Dental	RX	All Lines	
\$428.97	\$40.16	\$221.01	\$690.14	PEPM
\$258.84	\$25.10	\$133.36	\$417.30	PMPM
* Medical/RX Members = 614/month; Dental Members = 677/month				
** Net of Specific Stop Loss Reimbursements				
***Fixed costs include CBIZ consulting fee of \$6,250, Online Enrollment Fees & FSA Administration.				

ACA Fees		
	PCORI	TRF
2015	\$0.29	\$6.08
2016	\$0.29	\$6.08

Claimants > \$50,000 (50% of Spec)		
	Claims	Reimbursement Expected
Claimant #1	\$349,599	\$249,599
Claimant #2	\$278,156	\$178,156
Claimant #3	\$120,696	\$20,696
Claimant #4	\$115,628	\$15,628
Claimant #5	\$106,149	\$6,149
Claimant #6	\$87,147	\$0
Claimant #7	\$64,487	\$0
Claimant #8	\$62,626	\$0
Claimant #9	\$53,849	\$0
Total	\$1,238,337	\$470,228

Notes:

1) Non-Aggregate claims includes miscellaneous fees and charges that don't apply to the aggregate contract limits.



Diocese of Savannah

G-5200 Account Totals - Medical/Dental/Rx ENROLLMENT AND FUNDING DETAILS FOR July 1, 2015 to June 30, 2016

SPECIFIC DEDUCTIBLE \$100,000 Aetna (24/12)

MONTH	Premier Plan Enrollment					Value Plan Enrollment				Basic Plan Enrollment				Medical Total	Dental Enrollment					Dental Total	Medical Members	Medical Funding				Dental Only Funding			
	Clergy*	EE	EE + SP	EE+CH	FAM	EE	EE + SP	EE+CH	FAM	EE	EE + SP	EE + CH	FAM		Clergy*	EE	EE + SP	EE+CH	FAM			Total	Priests	EE Cont.	ER Cont.	Total	Priests	EE Cont.	ER Cont.
Jul-15	75	96	20	20	23	59	11	11	18	15	1	1	2	352	92	187	53	25	52	409	585	\$344,068	\$85,163	\$90,624	\$168,281	\$17,288	\$2,444	\$8,526	\$6,318
Aug-15	77	90	22	20	22	64	13	9	18	15	2	1	3	356	96	187	58	24	53	418	582	\$349,743	\$87,434	\$91,924	\$170,385	\$17,712	\$2,551	\$8,744	\$6,417
Sep-15	71	98	21	21	23	69	12	10	20	20	2	1	3	371	88	201	57	24	56	426	590	\$358,148	\$80,621	\$96,457	\$181,070	\$18,121	\$2,338	\$9,046	\$6,736
Oct-15	73	93	20	22	23	70	12	10	19	22	2	1	3	370	90	201	56	23	55	425	615	\$356,605	\$82,892	\$94,891	\$178,823	\$17,952	\$2,391	\$8,884	\$6,677
Nov-15	72	93	21	22	23	71	12	10	20	21	2	1	3	371	89	204	56	23	54	426	617	\$358,733	\$81,756	\$96,223	\$180,754	\$17,903	\$2,365	\$8,822	\$6,716
Dec-15	72	95	21	22	23	71	12	11	20	21	2	1	3	374	90	201	56	24	55	426	621	\$360,996	\$81,756	\$96,930	\$182,310	\$18,016	\$2,391	\$8,928	\$6,696
Jan-16	72	97	19	23	24	72	11	11	21	21	2	1	3	377	90	205	54	25	56	430	629	\$363,260	\$81,756	\$97,605	\$183,898	\$18,176	\$2,391	\$9,009	\$6,776
Feb-16	70	99	20	23	23	72	11	11	21	21	2	1	3	377	88	205	55	25	55	428	630	\$361,907	\$79,485	\$97,820	\$184,602	\$18,078	\$2,338	\$8,963	\$6,776
Mar-16	71	96	20	23	23	72	11	11	21	21	2	1	3	375	89	202	55	25	55	426	627	\$361,069	\$80,621	\$97,212	\$183,237	\$18,024	\$2,365	\$8,943	\$6,716
Apr-16	71	99	20	22	23	72	11	11	21	21	2	1	3	377	88	203	55	25	55	426	627	\$362,014	\$80,621	\$97,437	\$183,957	\$18,024	\$2,338	\$8,950	\$6,736
May-16	71	96	20	23	23	71	11	11	20	21	2	1	3	373	88	201	55	25	54	423	627	\$358,760	\$80,621	\$96,401	\$181,738	\$17,869	\$2,338	\$8,855	6,677
Jun-16	72	96	18	23	23	71	11	15	25	24	2	1	5	386	88	219	56	29	63	455	640	\$373,568	\$81,756	\$101,040	\$190,773	\$19,577	\$2,338	\$9,925	7,314
TOTAL	867	1,148	242	264	276	834	138	131	244	243	23	12	37	4,459		187	53	25	52	5,118	7,390	\$4,308,871	\$984,479	\$1,154,564	\$2,169,828	\$216,741	\$28,589	\$107,595	80,557
YTD Average														372						427	616	\$966.33	\$258.93	\$707	\$42		\$21	\$21	
																						% Contribution	27%	73%			50%	50%	

* Dental enrollment includes 17 retired clergy

Employee Funding 07/01/15 - 6/30/16			
Tier	Value	Premier	Basic
EE	\$151.76	\$202.61	\$92.00
EE + SP	\$501.47	\$613.29	\$393.09
EE + CH	\$302.02	\$383.38	\$234.66
Family	\$659.10	\$803.95	\$542.71

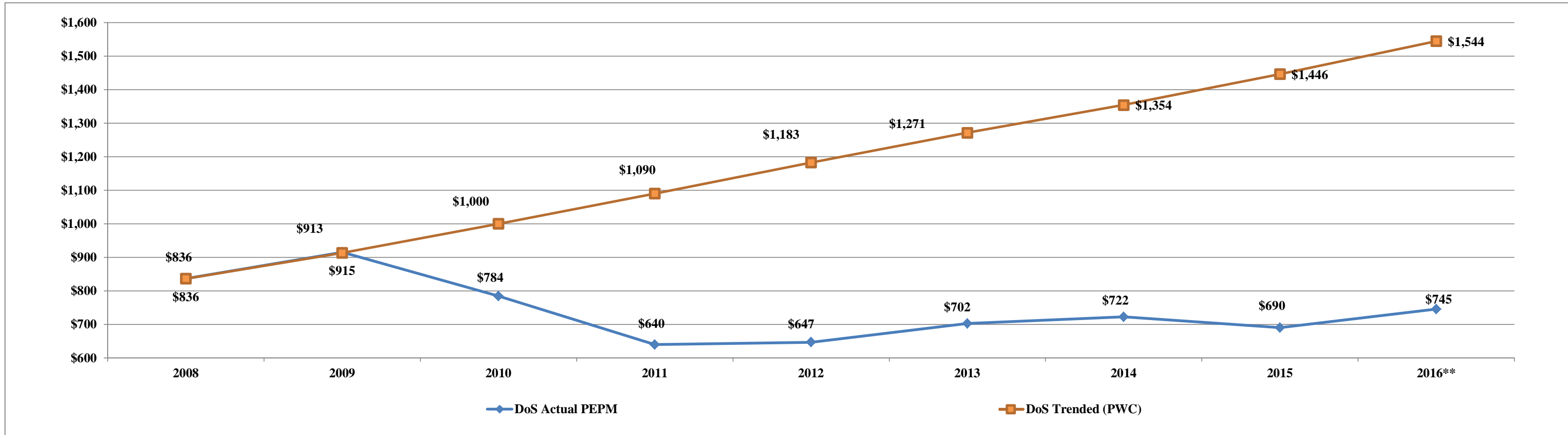
Employer Funding 07/01/15 - 6/30/16			
	Value	Premier	Basic
EE	\$455.27	\$455.27	\$403.63
EE + SP	\$836.56	\$836.56	\$699.18
EE + CH	\$645.90	\$645.90	\$540.76
Family	\$1,043.08	\$1,043.08	\$848.81
Priest/Religious			\$1,135.50

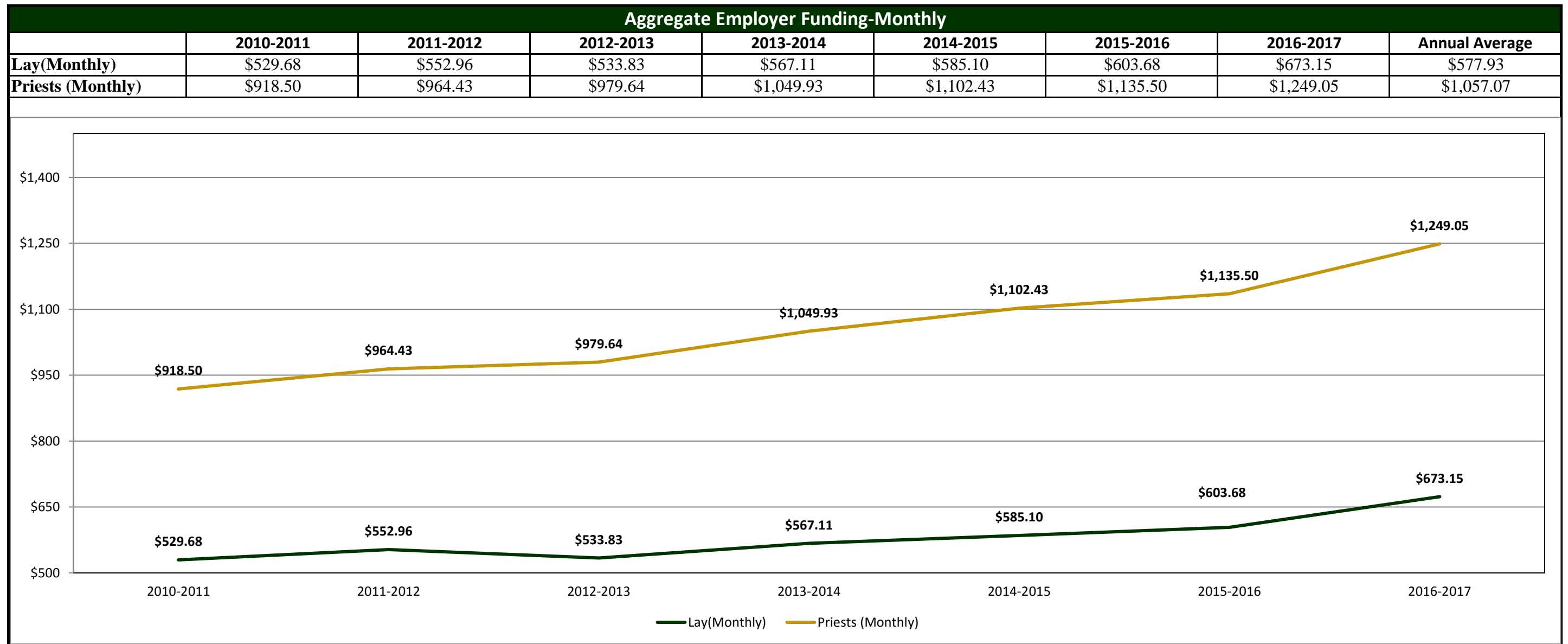
Dental Funding 07/01/15 - 6/30/16		
Tier	Employer	Employee
EE	\$19.93	\$6.64
EE + SP	\$19.93	\$36.15
EE + CH	\$19.93	\$44.39
Family	\$19.93	\$81.89
Priest/Religious/Seminarians		\$26.57

DoS Medical Trend History - PEPM									
PEPM	2008	2009	2010	2011	2012	2013	2014	2015	2016**
Total Actual Average Medical Costs PEPM*	\$836.34	\$914.64	\$784.40	\$639.53	\$646.68	\$702.25	\$722.00	\$690.14	\$745.40
Trended Costs (PWC)	\$836.34	\$913.29	\$1,000.05	\$1,090.05	\$1,182.71	\$1,271.41	\$1,354.05	\$1,446.13	\$1,544.46
PEPM Difference (PWC - DoS)	N/A	(\$1.35)	\$215.65	\$450.53	\$536.03	\$569.16	\$632.05	\$755.99	\$799.07
PEPM % Difference	N/A	0%	27%	70%	83%	81%	88%	110%	107%
DoS Actual Change Year over Year	N/A	9.4%	-14.2%	-18.5%	1.1%	8.6%	2.8%	-4.4%	8.0%
Trend Increases (PWC)	N/A	9.2%	9.5%	9.0%	8.5%	7.5%	6.5%	6.8%	6.8%
Average Monthly Covered Employees	332	355	417	455	373	354	367	372	382
Year over Year Enrollment Change	N/A	7.0%	17.5%	8.9%	-17.9%	-5.1%	3.6%	1.3%	2.7%
Annual Variance vs. Trend (Savings)	N/A	(\$5,772)	\$1,080,178	\$2,457,621	\$2,400,342	\$2,417,787	\$2,781,641	\$3,370,954	\$3,659,732
Cumulative Variance vs. Trend (Savings)	N/A	(\$5,772)	\$1,074,406	\$3,532,027	\$5,932,369	\$8,350,156	\$11,131,797	\$14,502,751	\$18,162,484
Loss Ratio	109.3%	130.1%	104.1%	82.5%	91.3%	92.5%	94.8%	92.7%	89.5%

*Includes RX, Stop Loss Reimbursements and Dental claims costs.

** These estimates are based on data through the first 5 months of the plan year.







The Roman Catholic Diocese of Savannah

January 11, 2017

Historical Perspective

Self-Funded Plan Loss Ratio History

Plan Year	Loss Ratio History
July 2010 – June 2011	Ended with 104.06% loss ratio
July 2011 – June 2012	Ended with a 82.49% loss ratio
July 2012 – June 2013	Ended with a 91.32% loss ratio
July 2013 – June 2014	Ended with a 92.50% loss ratio
July 2014 – June 2015	Ended with a 94.79% loss ratio
July 2015 – June 2016	Ended with a 92.66% loss ratio
July 2016 – November 2016	currently at a 89.49%



The Roman Catholic Diocese of Savannah

Plan History

The Roman Catholic Diocese of Savannah

Plan History

Date	Action
7/1/2017	<ul style="list-style-type: none"> • Life rate decreased from \$.333/\$1000 to \$.28/\$1000 • AD&D rate stayed the same at \$.02/\$1000 • LTD rate decreased from \$.49/\$100 to \$.42/\$1000 <ul style="list-style-type: none"> ○ 3 year rate guarantee on Life, AD&D and LTD
7/1/2016	<ul style="list-style-type: none"> • +10% for medical and +5% for dental premium • LTD coverage was dropped for the Priests • Life insurance added for Priests at \$100,000 (\$50,000 is taxable, impute income) • Removed Self-Reported Illness provisions during 2016 with no change to the rates
7/1/2015	<ul style="list-style-type: none"> • +3% for premium • Stop Loss renewed with Aetna • Change name of ACA Compliant Plan to Basic Plan • Move from CVS Caremark to Express Scripts • Change from Impact Enrollment platform to BAS Enrollment Systems • Remove priest LTD and add Priest Life Insurance of \$100,000 • Rate pass from Unum
7/1/2014	<ul style="list-style-type: none"> • +5% for premium • Stop Loss renewed with Aetna • Addition of third plan meant to be the plan affordability would be based on - using Federal Poverty Limit. Is a H.S.A. qualified HDHP • Site Visits done • Rate pass from Unum
7/1/2013	<ul style="list-style-type: none"> • Deductible Increase of \$250 for the Premier Plan and \$500 for the Value Plan • \$5 increase to office visit copays • +7% for premium • Stop Loss renewed with Aetna • Rate pass from Unum
7/1/2012	<ul style="list-style-type: none"> • Based on the meeting it was the consensus of the committee to recommend the following changes: <ol style="list-style-type: none"> a. Adoption of the dual option medical plan design with a new Basic Plan and a Premier Plan(Current plan design) b. The Diocese will define its contribution at 75% of the single employee cost and 50% of the dependent cost for the Basic Plan regardless of the plan the employee selects. c. Employees wishing to “buy up” to the Premier Plan will pay the additional cost to do so. d. The Diocese will also change from the current 10 age banded rates to one set of composite rates for each plan, Basic and Premier. e. Stop Loss will renew with Aetna f. Rate pass from Unum
7/1/2011	<ul style="list-style-type: none"> • Accept Meritain’s no rate increase renewal for plan administration • Accept Aetna’s 9.2% reinsurance renewal for a \$100,000 (24/12) Specific Stop Loss and 120% (24/12) Aggregate Stop Loss (Includes \$1 PEPM increase to Network Access fee) • Adopt the following in network Medical plan design changes – will cause plan to lose grandfather status:

The Roman Catholic Diocese of Savannah

Plan History

	<ul style="list-style-type: none"> i. Increase Single (S) and Family (F) Deductible from \$750(S)/\$1,500(F) to \$1,000(S)/\$2,000(F) ii. Increase Single (S) and Family (F) Out of Pocket Maximum from \$1,500(S)/\$3,000(F) to \$2,000(S)/\$4,000(F) iii. Increase Office Visit Copay from \$20 to \$25 iv. Increase Rx Copay from \$5 Generic/\$20 Brand Preferred/\$40 Brand Non Preferred to \$5 Generic/\$30 Brand Preferred/\$60 Brand Non Preferred v. Increase all Medical rates by 5% for 7/1/11, based on the last 12 months paid claims, 2 newly evidenced large claims and additional run off from the old Trustmark plan vi. Hold Dental rates at current levels and administer the Dental plan separately from the Medical plan so as to avoid national healthcare (PPACA) requirements for unlimited maximums vii. Remove Dental plan from Aggregate Stop Loss coverage <ul style="list-style-type: none"> • Offer a Vision discount plan effective 7/1/11 at no cost to the DoS or its employees • Recommend the implementation of a web based enrollment platform through Impact Benefit Management Services (IBMS) for the 7/1/11 enrollment to the Finance Committee. This will allow: <ul style="list-style-type: none"> A. Online employee self service to view and compare benefits and enroll in all plans B. Plan Administrator to: <ul style="list-style-type: none"> i. Add, terminate or modify employee information within the system ii. Perform life event changes for employees iii. Review employee historical data iv. Post messages on employee home page
<p style="text-align: center;">7/1/2010</p>	<p>Medical Changed TPA from Trustmark to Meritain Retained Aetna as the stop loss carrier at \$100k – 24/12, added Rx in spec coverage Consolidated networks to single Aetna network No change to benefits Trustmark paid run-out claims for 3 months</p> <p>Dental Changed TPA from Trustmark to Meritain If enrolled in Medical; Dental is included (no stand alone medical) Can enroll in Dental only, without Medical Rates for Dental on a 4 tier basis No change to benefits</p> <p>Basic Life/AD&D Moved from Trustmark to UNUM No change to benefits – Included some improvements Added Voluntary Benefits Voluntary Life, Critical Illness, STD and Accident Insurance</p>

***The Roman Catholic Diocese of Savannah
Plan History***

7/1/09	<p>No increase to Life & AD&D and LTD Medical Administration Fee + 3% Dental Administration Fee +5%</p> <p>PPO Network: PHCS Medical Resources First Health</p> <p>Change PPO network from SouthCare to First Health Increase Specific Deductible to \$65,000</p>
7/1/08	<p>Reduce In-network Deductible Individual: \$1000 to \$750 Family: \$1500</p> <p>No change to Out-of-Network Deductible Increase Specific Deductible from \$55,000 to \$60,000</p> <p>PPO Networks: PHCS STC MRN</p>
11/1/07	<p>Medically Necessary - Oral contraceptives covered (oral & otherwise) Specific Deductible \$55,000</p> <p>PPO Networks: PHCS SouthCare First Medical Multiplan</p>



Catholic Diocese of Savannah 7/1/2017 - 6/30/2018 Renewal Underwriting Analysis

All Plans Included -- No Changes to Plans

Paid Claims (1/1/16 to 12/31/16)	
Medical	\$2,197,411
Pharmacy	\$1,080,729
Total Claims	\$3,278,140
Less Amounts Exceeding Specific	(\$323,518)

Total Paid Claims	\$2,954,622
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Enrollment 1 Month Lag	4,540
PEPM	\$650.80
Trend @ 9.0% annual for 18 months (13.5%)	\$738.66
Incurral Factor (1%) ¹	\$746.04
Projected Enrollment (Based on 12/31/16 Enrollment)	389
Non-Aggregate Claims	\$86,486
Total Projected Claim Cost	\$3,569,011

Fixed Costs	
Specific and Aggregate Stop-Loss ²	\$942,693
ASO Medical Fees ³	\$212,932
CBIZ Consulting Fee ³	\$75,000
Total Projected Fixed Cost	\$1,230,625
Total Projected Fixed Cost PEPM	\$263.63

	Premier	Value	Basic
Projected Enrollment (based on most recent enrollment)			
Employee Only	170	68	25
Employee + Spouse	18	11	3
Employee + Child	22	15	1
Family	27	25	4

Current Premium Equivalent			
Employee Only ⁵	\$952.36	\$667.73	\$545.19
Employee + Spouse	\$1,594.84	\$1,471.83	\$1,201.50
Employee + Child	\$1,132.21	\$1,042.71	\$852.96
Family	\$2,031.73	\$1,872.40	\$1,530.67

Total Budgeted Revenue	\$5,023,569
Total Costs	\$4,799,636
Needed Rate Adjustment	-4.46%
Recommended Adjustment	3.00%

Notes:

- 1) Incurral Factor takes IBNR into account claims which have been incurred but not reported.
- 2) Stop Loss Premium is assumed to be \$201.95, which is a 20% increase over the current \$168.29 composite rate.
- 3) The ASO Medical fees are \$34.67, based on Meritain renewal, plus the estimated \$43,000 for the BAS enrollment system. The CBIZ consulting fee is from the most recent plan year.
- 4) The employee only rate in the Premier Plan is a blended rate of the Priests/Religious premium and the Lay employee only premium.



Diocese of Savannah
2017-2018 Dental Renewal Underwriting Analysis

Claims Costs 1/1/16 - 12/31/16	
Total Paid Claims	\$206,986
Enrollment	5,188
Paid Claims PEPM	\$39.90
Trend @ 5.4% Annual for 18 months (8.1%)	\$43.13
Projected Incurred Claims (1%) PEPM	\$43.56
Projected Enrollment	441
Projected Claim Cost	\$230,519
Total Projected Claim Cost	\$230,519
Fixed Cost	
Dental Admin Fee of \$2.13 PEPM*	\$11,272
Projected Enrollment	
Employee Only	298
Employee + Spouse	63
Employee + Child(ren)	12
Family	68
Projected Enrollment	441
Current Premium Equivalent	
Employee Only	\$27.90
Employee + Spouse	\$58.89
Employee + Child(ren)	\$67.54
Family	\$106.91
Total Projected Revenue	\$241,256
Total Costs	\$241,791
Rate Adjustment	0.2%
Recommendation	0.0%

* Admin Fee remains flat, based on agreement with Meritain



2017 Premium Equivalent Recommendations



DIOCESE OF SAVANNAH									
PY 2017 Medical and Dental Premiums									
Current Rates					Triple Option with +3% for Medical; +0% for Dental				
<i>Basic Plan - Medical Only</i>					<i>Basic Plan - Medical Only</i>				
Type	Monthly Premium	Diocese/Parish School Cost	Employee Monthly Cost	Employee Bi-Weekly	Type	Monthly Premium	Diocese/Parish School Cost	Employee Monthly Cost	Employee Bi-Weekly
Employee	\$545.19	\$453.19	\$92.00	\$42.46	Employee	\$561.55	\$469.55	\$92.00	\$42.46
Employee + Spouse	\$1,201.50	\$769.10	\$432.40	\$199.57	Employee + Spouse	\$1,237.55	\$792.17	\$445.37	\$205.56
Employee + Child	\$852.96	\$594.83	\$258.13	\$119.14	Employee + Child	\$878.55	\$612.67	\$265.87	\$122.71
Employee + Family	\$1,530.67	\$933.69	\$596.98	\$275.53	Employee + Family	\$1,576.59	\$961.70	\$614.89	\$283.80
<i>Value Plan - Medical Only</i>					<i>Value Plan - Medical Only</i>				
Type	Monthly Premium	Diocese/Parish School Cost	Employee Monthly Cost	Employee Bi-Weekly	Type	Monthly Premium	Diocese/Parish School Cost	Employee Monthly Cost	Employee Bi-Weekly
Employee	\$667.73	\$500.79	\$166.94	\$77.05	Employee	\$687.76	\$515.81	\$171.95	\$79.36
Employee + Spouse	\$1,471.83	\$920.23	\$551.60	\$254.58	Employee + Spouse	\$1,515.98	\$947.84	\$568.15	\$262.22
Employee + Child	\$1,042.71	\$710.49	\$332.22	\$153.33	Employee + Child	\$1,073.99	\$731.80	\$342.19	\$157.93
Employee + Family	\$1,872.40	\$1,147.39	\$725.01	\$334.62	Employee + Family	\$1,928.57	\$1,181.81	\$746.76	\$344.66
<i>Premier Plan - Medical Only</i>					<i>Premier Plan - Medical Only</i>				
Type	Monthly Premium	Diocese/Parish School Cost	Employee Monthly Cost	Employee Bi-Weekly	Type	Monthly Premium	Diocese/Parish School Cost	Employee Monthly Cost	Employee Bi-Weekly
Priests and Religious	\$1,249.05	\$1,249.05			Priests and Religious	\$1,286.52	\$1,286.52		
Employee	\$723.66	\$500.79	\$222.87	\$102.86	Employee	\$745.37	\$515.81	\$229.56	\$105.95
Employee + Spouse	\$1,594.85	\$920.23	\$674.62	\$311.36	Employee + Spouse	\$1,642.70	\$947.84	\$694.86	\$320.70
Employee + Child	\$1,132.21	\$710.49	\$421.72	\$194.64	Employee + Child	\$1,166.18	\$731.80	\$434.37	\$200.48
Employee + Family	\$2,031.74	\$1,147.39	\$884.35	\$408.16	Employee + Family	\$2,092.69	\$1,181.81	\$910.88	\$420.41
<i>Dental Only</i>					<i>Dental Only</i>				
Type	Monthly Premium	Diocese/Parish School Cost	Employee Monthly Cost	Employee Bi-Weekly	Type	Monthly Premium	Diocese/Parish School Cost	Employee Monthly Cost	Employee Bi-Weekly
Priests and Religious (incl. Retired Priests)	\$27.90	\$27.90			Priests and Religious (incl. Retired Priests)	\$27.90	\$27.90		
Employee	\$27.90	\$20.93	\$6.97	\$3.22	Employee	\$27.90	\$20.93	\$6.97	\$3.22
Employee + Spouse	\$58.89	\$20.93	\$37.96	\$17.52	Employee + Spouse	\$58.89	\$20.93	\$37.96	\$17.52
Employee + Child	\$67.54	\$20.93	\$46.61	\$21.51	Employee + Child	\$67.54	\$20.93	\$46.61	\$21.51
Employee + Family	\$106.91	\$20.93	\$85.98	\$39.68	Employee + Family	\$106.91	\$20.93	\$85.98	\$39.68

Diocese of Savannah Working Spouse Surcharge Summary

Working Spouse Surcharge

The first savings component of a working spouse surcharge is the savings from the surcharge, itself. In order to calculate that, we estimate the total number of enrolled spouses that are both working in an outside job and being offered benefits at that outside job. The approximate chance of a given enrolled spouse being a working spouse was calculated by totalling the enrolled spouses (including domestic partners) and applying the average probability of a household being dual income, then applying the average probability of a working spouse being offered benefits.

Working Spouse Surcharge Calculation*

	Low	Expected	High
Total Enrolled Spouses (Active Employees)	88	88	88
Chance of Household Being Dual Income (BLS)	42%	42%	42%
Estimated Total Working Spouses Enrolled (Active Employees)	37	37	37
Chance of Spouse's Employer offering Health Benefits (BLS)	70%	70%	70%
Estimated Total Working Spouses Enrolled (Active Employees)	26	26	26
A Percent of Working Spouses Staying On The Plan (i.e. Paying Surcharge)	60%	60%	60%
Estimated Total Working Spouses Enrolled & Paying Surcharge (Active Employees)	16	16	16
Uncertainty Factor (Assumption)	0.50	1.00	1.20
Estimated Total Working Spouses Enrolled & Paying Surcharge (After Uncertainty Factor)	8	16	19
Per-Employee Per-Month Working Spouse Surcharge	\$50	\$50	\$50
Estimated Total Monthly Working Spouse Surcharge	\$400	\$800	\$960
Estimated Total Annual Working Spouse Surcharge	\$4,800	\$9,600	\$11,520

* The calculation on this page covers only additional savings from those spouses staying on the plan to pay the surcharge. Those leaving the plan (Complement to "A") to enroll in their employer's plan will also yield savings for DoS. See the next page for that accompanying model.

Working Spouse Surcharge (Con't)

A working spouse surcharge will cause some spouses to leave the plan and enroll in their own employer's plan. This is a savings for DoS because DoS is paying a lower employer contribution for those subscriber's health plans (i.e. "Family" coverage changes to "Employer+Children", which has a lower employer contribution). The savings is estimated below. Note that it assumes that any dependents (e.g. children) will stay on the DoS plan if they were previously on the DoS plan.

Working Spouse Waiver Savings Calculation

		Low	Expected	High
	Estimated Total Working Spouses Enrolled (Active Employees)	26	26	26
1-A	Percent of Working Spouses Leaving The Plan*	40%	40%	40%
	Estimated Total Working Spouses Not Enrolled (Active Employees)	10	10	10
	Uncertainty Factor (Assumption)	0.50	1.00	1.20
	Estimated Total Working Spouses Not Enrolled (After Uncertainty Factor)	5	10	12
	Adverse Selection Adjusted PSPM of Extra Spouse-Related Employer Savings	\$149.10	\$149.10	\$149.10
	Estimated Total Monthly Working Spouse Migration Savings	\$746	\$1,491	\$1,789
	Estimated Total Annual Working Spouse Migration Savings	\$8,946	\$17,892	\$21,470

* This is tied to the previous Working Spouse illustration. The complement of the percentage of spouses paying the surcharge is the percentage of spouses leaving the DoS plan. For example, if 60% of spouses pay the surcharge, then 40% must be leaving the plan.

Working Spouse PSPM Savings Calculation (For Use Above)

	Low	Expected	High
Current Avg PSPM of Claims Attributed to Spouses	\$426.00	\$426.00	\$426.00
Adverse Selection Adjustment Factor**	35%	35%	35%
Adverse Selection Adjusted PSPM of Extra Spouse-Related Employer Savings	\$149.10	\$149.10	\$149.10

** This adverse selection factor is important because the spouses that leave the plan due to a working spouse surcharge will generally be "better risk" than the "average" spouse. They are employed, which is correlated to better health (on average) and to a younger age (i.e. dual income necessity), which further correlates to better health. Furthermore, spouses are given the choice to make the change and generally those with the foresight to make this change are also more likely to be cognizant of their health.

Working Spouse Grand Total Savings (Surcharge Savings + Waiver Savings)

	Low	Expected	High
Estimated Grand Total Monthly Savings From Working Spouse Provisions	\$1,146	\$2,291	\$2,749
Estimated Grand Total Annual Savings From Working Spouse Provisions	\$13,746	\$27,492	\$32,990



The Roman Catholic Diocese of Savannah 2017 Marketing Summary

Basic Life and LTD

These lines have been insured through UNUM since 2010. Quote requests were submitted to comparable carriers – MetLife and The Hartford.

Total premium with UNUM is approximately \$199,897 of which the Diocese pays \$157,284 for Basic Life/AD&D and LTD on behalf of the covered employees. The remainder of the premium, \$42,613 is for employee paid supplemental life.

The Basic Life Loss Ratio is 32.2% and the LTD loss ratio is 84%. CBIZ used the MetLife quote as leverage for UNUM to lower both their life and disability rates.

This reduction results in an approximate annual savings of \$23,000 over a three-year rate guarantee from July 1, 2017 through June 30, 2019.

The MetLife supplemental Guarantee Issue Amount for both employees and spouse's was substantially less than the current UNUM Guarantee Issue amounts.

Total Premium					
	Basic Life	Voluntary Life	LTD	Total	
UNUM	\$61,347.87	\$42,612.83	\$95,935.96	\$199,896.66	
UNUM Response	\$52,137.00	\$42,612.83	\$82,230.83	\$176,980.65	-\$22,916.01
Hartford	\$57,350.70	\$110,917.83	\$78,315.07	\$246,583.60	\$46,686.94
Met Life	\$49,182.57	\$48,691.25	\$74,399.32	\$172,273.13	-\$27,623.52
Employer Paid Premium					
	Basic Life		LTD	Total	
UNUM	\$61,347.87		\$95,935.96	\$157,283.83	
UNUM Response	\$52,137.00		\$82,230.83	\$134,367.83	-\$22,916.01
Hartford	\$57,350.70		\$78,315.07	\$135,665.77	-\$21,618.06
Met Life	\$49,182.57		\$74,399.32	\$123,581.89	-\$33,701.94

The attached Life and Disability Rate History indicates that these new rates are lower than the 2007 rates with an enhanced LTD provision.



Diocese of Savannah Life and Disability Rate History

Life and Disability

Coverage	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Insurer	Trustmark	Trustmark	Trustmark	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM
Life (per \$1,000)	\$0.39	\$0.46	\$0.46	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.333	\$0.28	\$0.28	\$0.28
AD&D (per \$1,000)	\$0.03	\$0.03	\$0.03	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02
Insurer	Trustmark	Trustmark	Trustmark	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM
Voluntary Life Rates	No change	No change	No change	No change	No change	No change	No change	No change	No change	No change	No change	No change	No change
Insurer	Trustmark	Trustmark	Trustmark	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM	UNUM
LTD	\$0.51	\$0.51	\$0.51	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.42	\$0.42	\$0.42

(per \$100 covered payroll)

Notes:

Removed Self Reported Illnesses from LTD with no change to rates 2016

Removed Priests from LTD coverage - 7/1/2016

Added Priest Life Insurance for \$100,000 (\$50,000 taxable, impute income)



Medical

Stop Loss

Stop loss quotes were provided by the bidding Third Party Administrators (TPA). No stop loss quote is firm at this time and all insurers will require claims data through February 2017 in order for firm rates to be released and locked in.

Third Party Administrators (TPA)

Meritain has been the plan administrator since 2010. Meritain is an Aetna owned TPA.

Quote requests were submitted to CoreSource, SisCo, HealthScope, Paragon and UMR (United HealthCare owned). All services included in these TPA's fees are comparable to what is currently included in the Meritain Fees. All Admin fees include the proposed network access for that TPA.

TPA	Admin Fees	Network	Stop Loss	Total
Mertain Current	\$195,389	Aetna	\$778,173 ⁽¹⁾	\$973,562
Meritain Renewal	\$195,994	Aenta	\$896,885 ⁽¹⁾	\$1,092,879
Mertain RFP 1	\$187,242	Aetna	\$792,158 ⁽²⁾	\$979,400
Mertain RFP 2	\$187,242	Aetna	\$761,817 ⁽³⁾	\$948,400 ⁽³⁾
UMR RFP	\$152,531	United	\$805,195 ⁽⁴⁾	\$957,726 ⁽⁴⁾
SisCo RFP 1	\$194,155	Cigna	-	-
SisCo RFP 2	\$236,059	Anthem	-	-
Paragon RFP	\$247,737	Anthem	-	-
CoreSource RFP 1	\$168,780	Cigna	-	-
CoreSource RFP 2	\$221,067	Anthem	-	-
HealthSCOPE RFP	\$151,180	Cigna	-	-

Notes:

- 1) 120% aggregate max liability (Aggregate) with Terminal Liability Option (TLO) and 24/12 contract with Aetna.
- 2) 125% Aggregate with TLO and 24/12 contract with Aetna.
- 3) 125% Aggregate without TLO and 24/12 contract with Aetna. If stoploss written with HCC total cost is \$906,789.
- 4) 125% Aggregate without TLO and 24/12 contract with United. If stop loss written with HCC total cost is \$872,078.
- 5) We recommend eliminating the TLO provision as it serves 4% to stop loss (\$30K) and the likely hood of TLO application is minimal.



- 6) We recommend moving from a 120% Aggregate to a 125% Aggregate as it reduces the stop loss by approximately 4.4% (\$33K). DOS has never come close to reaching the max liability of the 120% contract as actual claims have averaged only 79% of the 120% maximum liability.

Dental

As indicated in the underwriting analysis, the dental experience is running well. Projections for the 2017/2018 plan year do not indicate the need for a rate increase.



THE ROMAN CATHOLIC DIOCESE *of* SAVANNAH

2017 Wellness Strategy Meeting
February 15, 2017

Wellbeing Strategy Meeting

- I. CBIZ Wellbeing Program Approach
- II. Sample 3 Year Strategy and Incentives
- III. Next steps
- IV. Reference material



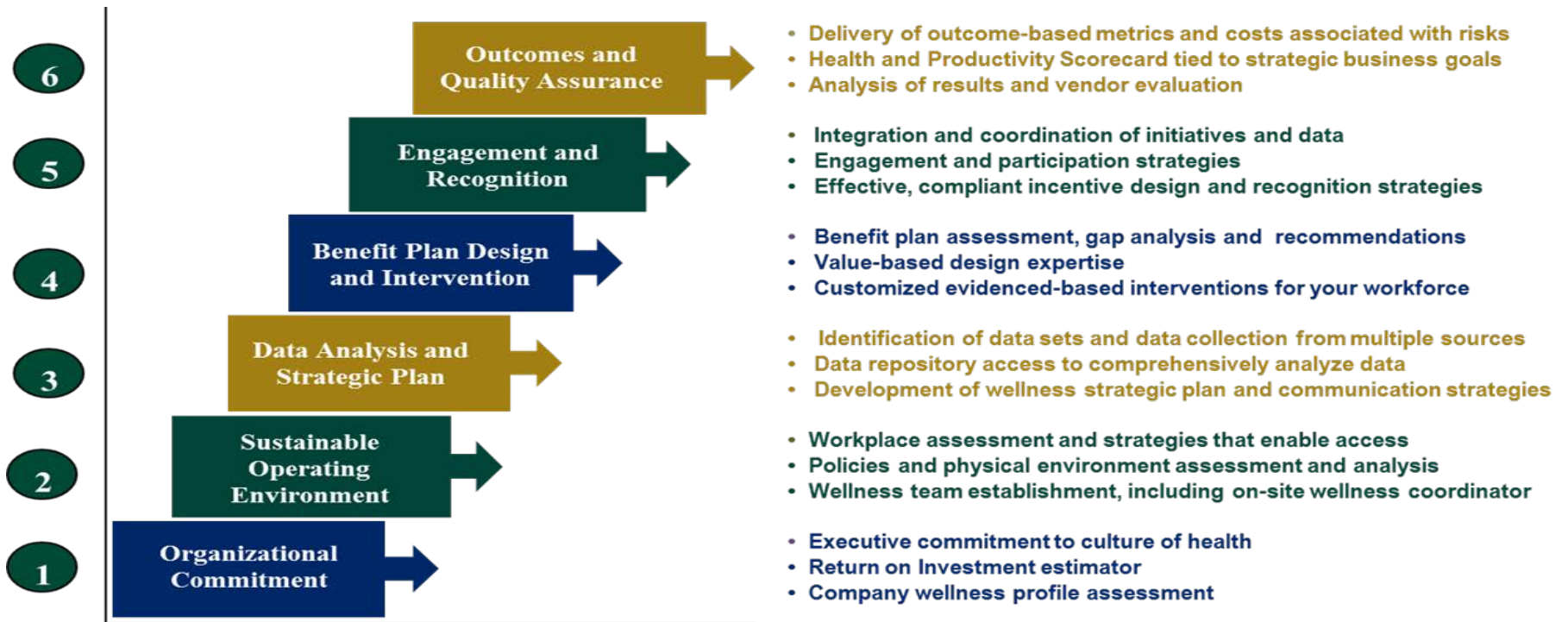
Wellbeing Program Approach

Addressing the Needs of the Whole Person



Wellbeing Program Approach

Roadmap for Creating a Thriving Wellbeing Culture



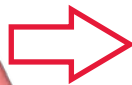
Wellbeing Program Management



The Diocese of Savannah aims to [example: empower employees to take responsibility for their own wellbeing and health care decisions and will commit to providing the support and environment necessary to maximize employee success. By doing so, DoS will foster more productive employees, healthier families, and improve the well-being of our community.]



The mission of the wellness program and role of the Wellness Advisory Group is [Example: to increase employee engagement at all levels: health risk assessments, on-site wellness activities, utilization of available health care resources, proper health care screenings, etc.] The Advisory Group is led by Employee Wellness Coordinator, [NAME], and includes representatives from human resources, wellness center, safety, CBIZ, and vendor partners, and is responsible for planning, managing and evaluating the program for DoS. This group aims to meet X per month to launch the program, then monthly/quarterly.



The Wellness Champions are a group of individuals who represent the employees of Dos and who are excited about and willing to assist in promoting, planning and encouraging participation in our wellness programs. They will meet 4-6 times per year.

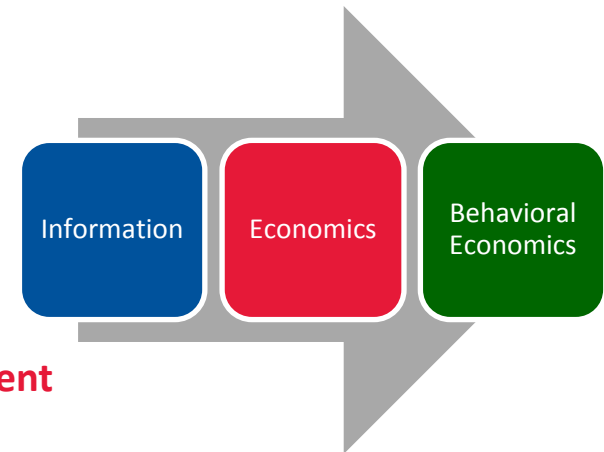
Wellbeing Program Approach

Adopting a maturing multi-year strategy and document your plan

2017: Branding/Culture/Organizational Commitment
 Define Vision and Strategy
 Set Expectations

2018: Reward Participation
 Set attainable and measurable goals for risk improvement
 Expand Engagement
 Capture Process and Impact

2019: Reward Participation *and outcomes*
 Report Outcomes
 Return on Investment



Example Wellbeing Goals

2017 GOALS	2018 GOALS	2019 GOALS
<ol style="list-style-type: none"> 1) Create 3-year wellness strategy to drive wellbeing plan/programs 2) Create leadership endorsed mission and brand 3) Engage site leaders and develop wellness committee 4) Increase health awareness and develop baseline, lay groundwork for progress based goals – complete health risk assessment and biometric screening for 2018 premium credit reward 5) Provide activities & tools, such as, Health Fair or “Health Week”, Wellness Wednesdays, monthly newsletter, promote flu shots, etc. (leverage partners and health care providers) 	<ol style="list-style-type: none"> 1) Implement premium/rate incentive for wellness program participation, continue to lay groundwork for progress based goals - Incentive Ex: \$10-30.00 monthly incentive effective 7/1/18 for health assessment & biometric screening in [date] plan year 2) Engage employees in healthy actions - Incentive ex: Fitbit with wellness challenge, Well time off or co-pay waiver for well visits 3) Increase engagement of wellness champions and empower them to recognize their peers. Offer support for grassroots efforts. 4) Provide programs / campaigns based on identified wellbeing interests and validated risks 5) Identify meaningful metrics and generate annual Scorecard 	<ol style="list-style-type: none"> 1) Engage enrolled spouses in HA and screening; offer family health education 2) Reward employees for healthy actions and health improvement metrics – Incentive: continuation of premium incentive for achieving metrics 3) Provide programs & policies to help employees sustain healthy habits (ex: healthy vending, tobacco free workplace) 4) Share success stories and seek employer recognition (ex: Healthiest Employer / Edington)

Wellness Incentives

- 79% of employers offer incentives
- 24% - 44% (25% mid-market) offer outcomes-based rewards (other than tobacco)
- Types of incentives:
 - Contributions: 27%
 - Cash/gift card: 43% (taxable)
 - Premium differential: 57%
- Average incentive \$ by participant:
 - 2015: \$693 (mid-market avg. is \$524) versus 2014: \$594
- Average incentive \$ by activity:
 - Health Assessment: \$179 annually
 - Biometrics: \$237 annually
 - Tobacco free: \$323 annually
- Average HRA and screenings participation is: 47%-56%

Wellness Incentives-Draft

	Y1: 2017 Incentive Activities	Y2: 2018 Incentive Activities	Y3: 2019 Incentive Activities Earn up to 20% discount!
Wellbeing Program Requirements	<ol style="list-style-type: none"> 1. Biometric Screening or Wellness Exam 2. Online HRA (Health Risk Assessment) via carrier (Meritain) 3. Tobacco free attestation or completion of a quit program 	<ol style="list-style-type: none"> 1. Biometric Screening or Wellness Exam 2. Online HRA (Health Risk Assessment) via carrier 3. Tobacco free attestation or completion of a quit program 4. Complete a coaching program or onsite activities (earn points for activities) 	<ol style="list-style-type: none"> 1. Biometric Screening or Wellness Exam 2. Online HRA (Health Risk Assessment) via carrier 3. Tobacco free attestation or completion of a quit program 4. Complete coaching program or onsite activities (earn points for activities) 5. Meet Biometric Targets (blood pressure, glucose and waist) or complete reasonable alternatives
Reward	Premium reduction in 2018	Premium reduction (\$10-\$30 monthly incentive)	Premium reduction (10-20%)
Other incentives	Raffle/drawings to increase participation in biometric screenings	Raffles/drawings to increase engagement in onsite activities and for non-medical plan members	Raffles/drawings to increase engagement in onsite activities and for non-medical plan members

Wellbeing Program Management

- Set up a monthly Wellness Advisory Group Call
- Plan for key culture building initiatives (e.g., leadership pledge, mission statement, interest survey, wellness committee, etc.)
- Establish employee activities, incentives and evaluate partners and cost
- Discuss communication and launch plan
- Review health assessment and screening data, identify meaningful metrics and develop scorecard. (Look at cohort data, changes in risk, etc.)
- Identify areas for future programming focus and increase employee and manager engagement
- Have fun and share success stories!



Reference Materials

- Value of a wellbeing program
- Average programming costs
- Wellbeing approach
- Example metrics
- Sample mission statement and goals
- Sample leadership pledge

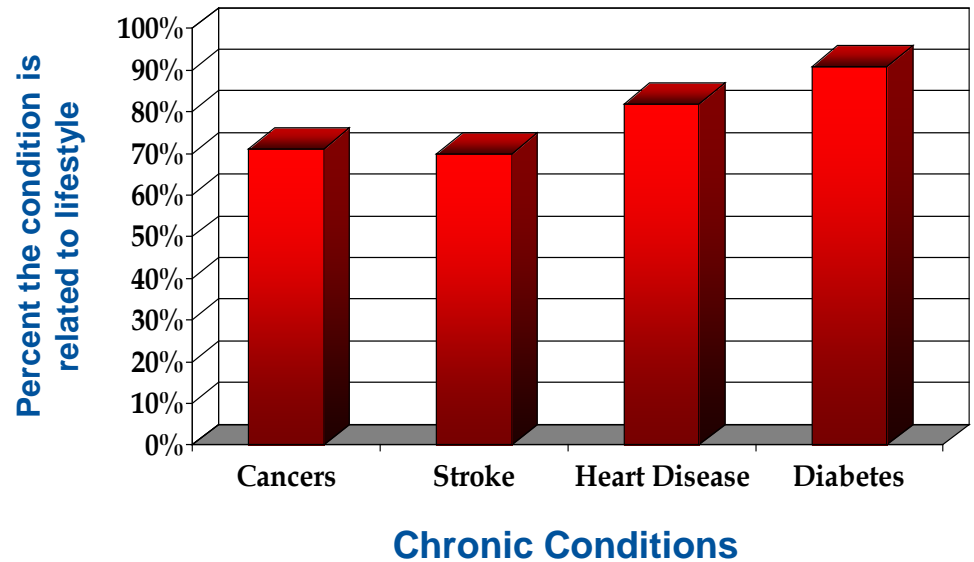
Wellbeing Program Value

According to the CDC, 60% of health care expenditures are attributable to **preventable** illness or **modifiable** risks.

For every 100 employees:

- 20% of health care expenditures are attributable to preventable illness;
- 40% of health care expenditures are attributable to modifiable risk; and
- 11,500 hours of lost productivity per year are due to health conditions (the equivalent of a 5 FTE reduction)

Poor diet and sedentary living, which are modifiable, lead to health risks which lead to disease and high costs.



Wellbeing Program Value

1. Poor Diet
2. Physical Inactivity
3. Smoking
4. Lack of Health Screening
5. Poor Stress Management
6. Poor Standard of Care
7. Insufficient Sleep
8. Excessive Alcohol Consumption



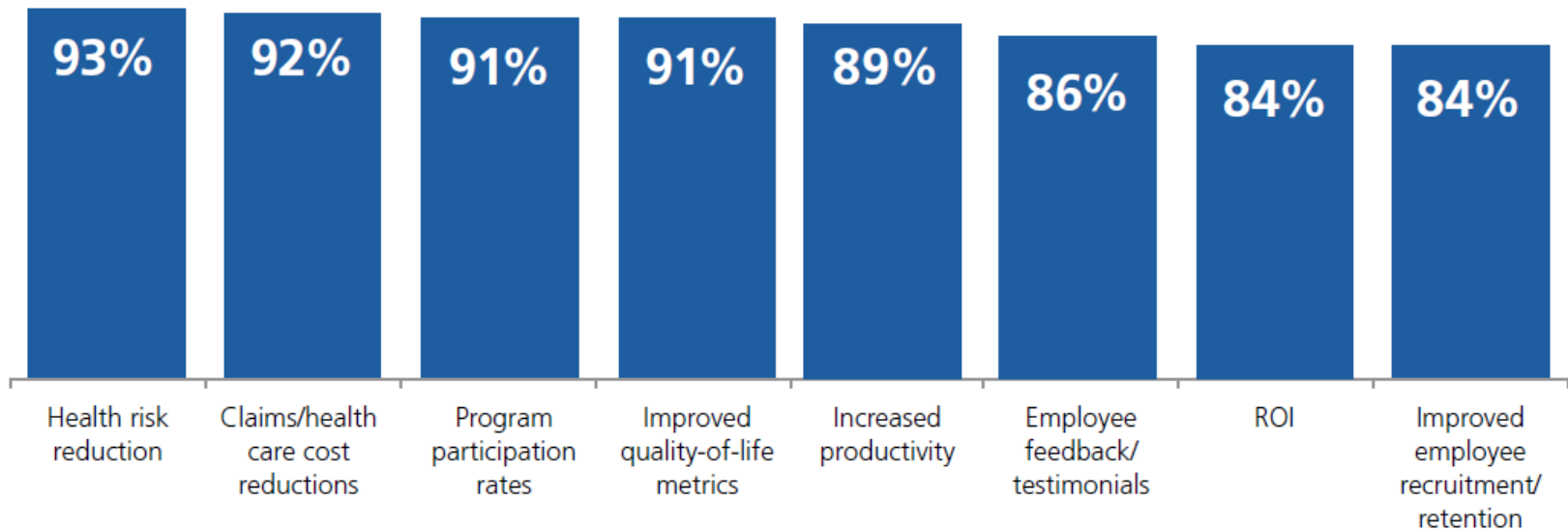
- | | |
|-----------------|-------------------------------|
| 1. Diabetes | 10. Sinusitis |
| 2. CAD | 11. Depression |
| 3. Hypertension | 12. Congestive Health Failure |
| 4. Back Pain | 13. COPD |
| 5. Obesity | 14. Kidney Disease |
| 6. Cancer | 15. High Cholesterol |
| 7. Asthma | |
| 8. Arthritis | |
| 9. Allergies | |

Account for 80% of total costs for all chronic illnesses worldwide

Sources: 2010 World Economic Forum ; Benefits Quarterly, second quarter 2013; Reconsidering Employer-Sponsored Health Care: Four Paths to Long-Term Strategic Change, Aon Hewitt

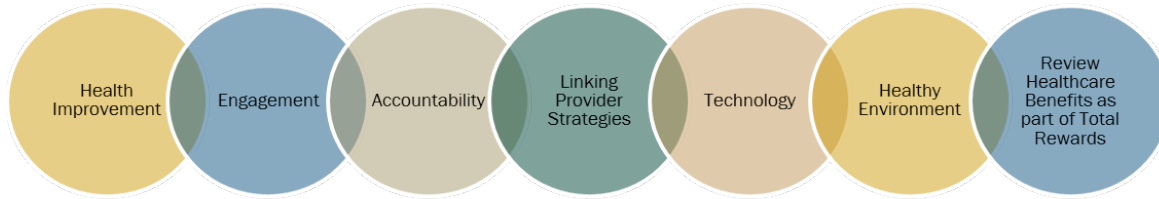
Wellbeing Program Value

FACTORS IN DETERMINING THE SUCCESS OF WELLNESS PROGRAMS
(VERY/SOMEWHAT IMPORTANT)



Source: Optum Sixth Annual Wellness in the Workplace Study, 2015

Wellbeing Program Value



Performance Levels

Low Performers:

Companies on the highest quartile of two year average trend

Consistent Performers:

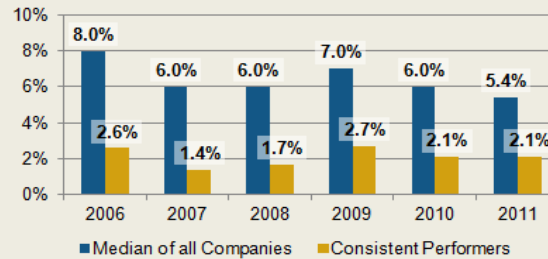
Companies maintaining trend at or below Towers Watson median trend for each of the last four years

High Performers:

Companies in the lowest quartile of two year average trend

Consistent Performers Deliver Long-Term Results

\$2,000+ Cost Savings Per Employee Per Year



	Consistent Performers	All Company Average	Low Performers	Difference: Consistent vs. Low Performers
Total PEPY, 2011	\$9,619	\$10,982	\$11,876	-\$2,257
Net PEPY, Net Contributions, 2011	\$7,407	\$8,453	\$9,273	-\$1,866
Employee Contribution, 2011	\$2,212	\$2,529	\$2,603	-\$391
Employee Share of Contributions, 2011	23.4%	23.0%	21.9%	1.5% pts.
Two-year Average Trend, Net Contributions	2.1%	5.5%	10.0%	-7.9% pts.
2011 Trend, Net Contributions	2.1%	5.4%	10.0%	-7.9% pts.
2011 Trend, Before Changes	4.9%	8.0%	10.7%	-5.8% pts.

Investment – Average Program Costs

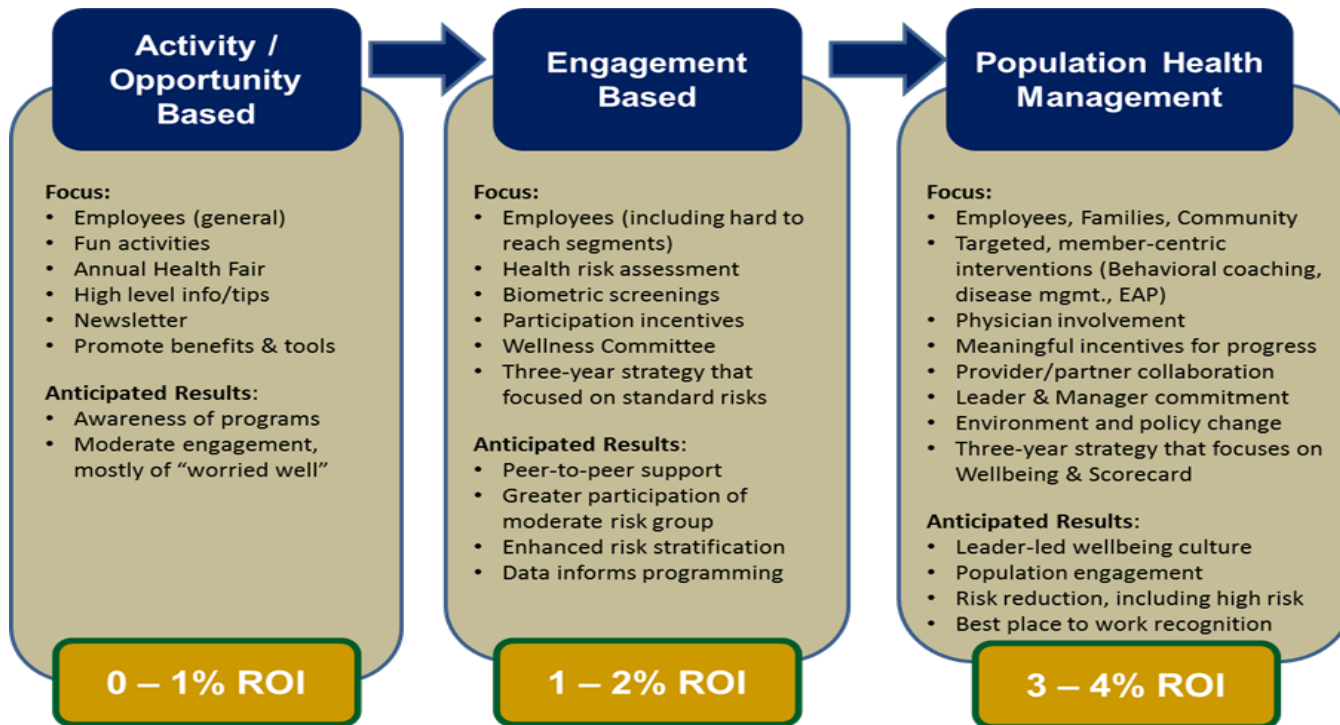
Wellness Services	Approximate Per Employee Per Month		
	\$4-\$6 PEPM	\$8-\$10 PEPM	\$12-\$20 PEPM
Wellness portal*	Included	Included	Included
Health Risk Assessment	Included	Included	Included
Online Workshops	Included	Included	Included
Diet and Fitness Trackers	Included	Included	Included
Incentive Tracking	Included	Included	Included
Biometric Screenings**	Add \$4-5	Included	Included
Health Coaching	Add \$2-4	Add \$2-4	Included
Activity Devices (e.g., Fitbit)	Add \$3-7	Add \$3-7	Included
Incentives	Add \$20-50	Add \$20-50	Add \$20-50
On-site Wellness Coordinator	\$26-32 per hour	\$26-32 per hour	\$26-32 per hour

*Most vendors have a one-time implementation fee.

**If using a separate screening vendor, there may be fees to feed the data into the portal.

Wellbeing Program Approach

Population Health Management



Example Metrics Dashboard

2017 METRICS	2018 METRICS	2019 METRICS
<ul style="list-style-type: none"> <input type="checkbox"/> Document wellbeing strategy <input type="checkbox"/> Publicize mission statement, wellness program logo, and HERO pledge (and/or leader message) <input type="checkbox"/> Hold 4-6 Wellbeing Committee Meetings of 8-12 members <input type="checkbox"/> Survey employees wellbeing priorities and interests with 40% response rate <input type="checkbox"/> Deliver 3-5 key activities <input type="checkbox"/> Achieve 40-50% participation in the Health Assessment and screening program 	<ul style="list-style-type: none"> <input type="checkbox"/> Hold vendor partner summit and updated annual wellbeing strategy <input type="checkbox"/> Achieve 50-60% participation in health assessment <input type="checkbox"/> Increase enrollment / identification of primary care physician <input type="checkbox"/> Deliver 6-8 programs / campaigns based on wellbeing interests and validated risks <input type="checkbox"/> Achieve 40% participation in wellness challenge <input type="checkbox"/> Edington Great Beginnings Award 	<ul style="list-style-type: none"> <input type="checkbox"/> Provide programs (e.g., cooking classes) & modify environment, where possible (e.g., vending, meditation space) <input type="checkbox"/> Adopt policies (e.g., tobacco free workplace, healthy catering, walking meetings) <input type="checkbox"/> Achieve 70-80% participation in HA and 40-60% enrolled spouses <input type="checkbox"/> Forty percent earn '2 of 3 health targets' and 10-20% improve or engage with physician/coach <input type="checkbox"/> At least 5-10% reduction of top three health risks <input type="checkbox"/> Publicize quarterly success story <input type="checkbox"/> Edington Next Practice Award

Vision, Mission & Focus Areas

Wellness Mission Statement: TBD

Vision

Create a culture of wellness where employees embrace being responsible for their own health while supporting the healthy goals and activities of their peers both at work and at home.

Mission

All employees will be provided opportunity, education and tools to improve and maintain good health by making healthy behavior changes, choices and decisions both at work and at home.

Key Focus Areas

- Cardiovascular Disease
- Weight/Nutrition
- Diabetes/A1C results
- Activity

Leadership Pledge

CEO PledgeSM

The National Coalition for Promoting Physical Activity

For the betterment of my company, our employees, their families, and our country, I pledge to improve employee health and wellness by providing opportunities and resources for physical activity before, during or after the workday, and to enhance my own health and wellness by engaging in regular physical activity.

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The Roman Catholic Diocese of Savannah 2017 Executive Summary

Self-Funded Summary

Plan years 2015/2016 and 2016/2017 year to date continue the trend of favorable loss ratios for the self-funded medical and dental plans.

CBIZ prepared a request for Proposal (RFP) and analysis of market responses for the self-funded plans based on what we believed was an uncompetitive initial renewal from the current plan administrator, Meritain.

The results from same, developed a competitive offer from UMR, a United Health Care owned third party administrator (TPA). Utilizing this and other TPA responses, CBIZ was able to negotiate a significantly improved renewal from Meritain.

Total fixed medical cost expenses for the 2017/2018 plan year were reduced from Meritain initial renewal offer of \$1,092,879 to \$1,012,400 including a 120% aggregate and terminal liability option (TLO). A further reduction to \$948,400 can be achieved by increasing the aggregate from 120% to 125% and eliminating the TLO. Net cost reduction from initial renewal would then be \$144,479.

This final offer from Meritain is now competitive and in fact slightly less than UMR's offer on an apple-to-apple basis.

Based on the results of the RFP and final negotiations and the fact that we are in a multi-year contract with Meritain ending 6/30/2019, we recommend remaining with Meritain and changing to a 125% aggregate and eliminating the TLO.

We advise a +3% increase for the medical rates and no increase to the dental rates, allowing for additional margin.

Spousal Surcharge Analysis

CBIZ performed an analysis of the impact associated with the implementation of a spousal surcharge. If the Diocese were to implement a \$50 spousal surcharge, the expected contribution savings is \$9,600. The claims savings gained from spouses leaving the plan is estimated at \$17,892. Thus, the total expected savings associated with the implementation of a spousal surcharge is \$27,492. We do not believe the savings are sufficient enough to recommend implementation.



Bariatric Surgery

Based on our research, the cost of bariatric surgery is approximately \$30,000 per incident. The expected frequency of such a procedure for a group the size of Diocese of Savannah is one per year. We have accounted for one bariatric procedure in our recommended pricing analysis.

Wellness

CBIZ is pleased to advise that we have negotiated a \$20 or \$25K wellness credit from Meritain in addition to the cost reductions cited above (\$25,000 if Aetna is the insurer effective July 1, 2017). This credit can be used to offset costs involved with implementing the three-year wellbeing program introduced earlier in this report.

We recommend working with CBIZ's Wellbeing consultant to formalize and adapt a three year strategy including appropriate incentives using the Wellbeing credit to initiate the process.

Basic Life and LTD

Based on the results of the RFP conducted for these coverages, we recommend renewing with UNUM for an annual savings of \$23,000 to the DOS.

2017/2018 Plan Year Cost Reductions & Savings

If the recommendations contained herein are adopted, total cost, reductions and savings generated as a result of the RFP process and negotiations are (\$182,414 or \$187,414 depending on whether the Meritain Wellness credit is \$20K or \$25K).



Catholic Diocese of Savannah 7/1/2017 - 6/30/2018 Renewal Underwriting Analysis

All Plans Included -- With Recommended Adjustments

Paid Claims (1/1/16 to 12/31/16)			
Medical		\$2,197,411	
Pharmacy		\$1,080,729	
Total Claims		\$3,278,140	
Less Amounts Exceeding Specific		(\$323,518)	
Total Paid Claims			\$2,954,622
Enrollment 1 Month Lag		4,540	
PEPM		\$650.80	
Trend @ 9.0% annual for 18 months (13.5%)		\$738.66	
Incurral Factor (1%) ¹		\$746.04	
Projected Enrollment (Based on 12/31/16 Enrollment)		389	
Non-Aggregate Claims		\$86,486	
Projected Cost of Bariatric Surgery (One Case)		\$30,000	
Total Projected Claim Cost			\$3,599,011
Fixed Costs			
Specific and Aggregate Stop-Loss ²		\$761,818	
ASO Medical Fees ³		\$186,393	
CBIZ Consulting Fee ³		\$90,000	
Total Projected Fixed Cost			\$1,038,211
Total Projected Fixed Cost PEPM			\$222.41
	Premier	Value	Basic
Projected Enrollment (based on most recent enrollment)			
Employee Only	170	68	25
Employee + Spouse	18	11	3
Employee + Child	22	15	1
Family	27	25	4
Current Premium Equivalent			
Employee Only ⁵	\$952.36	\$667.73	\$545.19
Employee + Spouse	\$1,594.84	\$1,471.83	\$1,201.50
Employee + Child	\$1,132.21	\$1,042.71	\$852.96
Family	\$2,031.73	\$1,872.40	\$1,530.67
Total Budgeted Revenue			\$5,023,569
Total Costs			\$4,637,222
Needed Rate Adjustment			-7.69%
Recommended Adjustment			3.00%

Notes:

- 1) Incurral Factor takes IBNR into account claims which have been incurred but not reported.
- 2) Stop Loss Premium is \$163.20, as quoted by Meritain.
- 3) The ASO Medical fees are \$39.93 PEPM based on Meritain renewal. The CBIZ consulting fee is increased to \$90,000.
- 4) The employee only rate in the Premier Plan is a blended rate of the Priests/Religious premium and the Lay employee only premium.



CBIZ Compensation

On March 2, 2010, CBIZ received a letter from the DOS appointing us as the agent of record effective July 1, 2010. On March 29, 2010, a Services Agreement between the DOS and CBIZ was executed providing compensation to CBIZ of \$6,250 a month for its services in relation to the DOS self-funded medical and dental plans effective July 1, 2010.

There have been no adjustments to this fee since July 1, 2010. Given the results achieved from July 1, 2010 to present in the areas of fixed cost reduction and claims cost trend reduction coupled with inherent cost increases in CBIZ's operating expenses and additional services provided, e.g. ACA reporting & verification and the data analytics, we are requesting that our monthly consulting fee be increased from \$6,250 to \$7,000.