

Benefits Fringe Committee Meeting

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JANUARY 29, 2015

Agenda

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1. **Health Care Reform**
 1. District ACA Strategy Team
 2. Health Care Reform Changes Effective 1/1/15
 3. Pay or Play 2015
 4. Minimal Essential Coverage
 5. Cost Management Best Practices
2. **Consultant Update**
 1. Request for Proposal Process under review
 2. Notice of Rejection of All Bids
3. **Transition Resources**
 1. Communications
 2. PCCD Benefits Homepage (medical and tax-deferred planning resources)-scrubbing underway
 3. Benefits Bridge
 1. Online Enrollment
 2. Online Resources
4. **Sixth Annual Medicare Enrollment Campaign**
 1. Representatives from Medicare, Kaiser Senior Advantage, CoreSource, Pension Dynamics
5. **United Health Care Vision**
 1. Request to update plan references
 2. Request for Claims Lag report

Health Care Reform

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District ACA Strategy Team

- Next phase of Health Care Reform/Affordable Care Act/Patient Protection Act requires short- and long-term collaboration and planning by District
 - Finance (tax reporting forms)
 - ★ David Yang, Finance Manager
 - Payroll (some reporting)
 - ★ Fred O'Yang, Payroll Manager
 - Human Resources (workforce review, enrollment compliance-ongoing monitoring)
 - ★ Nikki Washington, Human Resources Director
 - ★ Jennifer Benford Seibert, Benefits Manager
 - Information Technology (report development)

Health Care Reform Changes Effective 1/1/15

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- **Employer Shared Responsibility** Employers with 50 or more full-time employees may be subject to a penalty for failing to offer its full-time employees, and their dependents, minimum essential coverage that is affordable and provides minimum value. (Also referred to as “Pay or Play”.)
- **Reporting of Minimum Essential Coverage** Insurers, plan sponsors and governmental entities providing minimum essential coverage must report information to the IRS about individuals enrolled in coverage. Statements must also be provided to each responsible individual identified in the IRS reporting. The first reporting is due early 2016 and is based on the 2015 calendar year.
- **Reporting of Employer-Sponsored Coverage** Large employers subject to the Employer Shared Responsibility requirements must provide information to the IRS about their employer-sponsored coverage and to whom it is offered. Statements must also be provided to each employee identified in the IRS reporting. The first reporting is due early 2016 and is based on the 2015 calendar year.
- **Out-of-Pocket Maximums** For the 2015 plan year, out-of-pocket maximum amounts may not exceed \$6,600 for individual coverage or \$13,200 for family coverage.
 - * Excerpts from webinar “ACA Action Item for the Next Six Months –Planning and Preparation” Keenan Webinar 1/28/15
- Peralta medical plans are on a mid-calendar year renewal which affects some of our compliance effective dates
- Enlist the assistance of an outside consultant (American Fidelity) to help the ACA Strategy Team perform penalty impact analysis, workforce analysis and new recordkeeping requirements

Pay or Play 2015

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- For plan year beginning 2015
- Employers must provide coverage for employees who work 30 hours or more a week or pay a penalty
- Additional reporting to:
 - Employees
 - ✦ Reporting of the value of insurance
 - Internal Revenue Service (IRS)
 - ✦ Reporting of number of hours worked by month by employee

Pay or Play

Applies to non-grandfathered plans as defined by the Affordable Care Act

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Pay

- **Penalty A**
 - Assessed to employers who fail to offer affordable coverage to those who work 30 hours a week or more
- **Penalty B**
 - Assessed to employers when an otherwise eligible employee opts to enroll I medical benefits offered through the Health Care Exchange

Play

- Offer insurance of Minimal Essential Value (as defined by the Affordable Care Act) to employees who work more than 30 hours a week.

Considerations

Look back period
Administration period
Waiting periods

Minimal Essential Coverage

January 2014 proposal from Kaiser-for illustrative purposes

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KAISER PERMANENTE Kaiser Permanente HMO for PERALTA COMMUNITY COLLEGE Short Term Classified Employees

Annual Deductible: Individual / Family per calendar year(s)	None / None	Option 1 - MV \$805	Option 2 - MV \$806
Maximum Out-Of-Pocket	\$1,500 per member, \$3,000 per family	\$6,000 per member, \$12,000 per family	\$6,000 per member, \$12,000 per family
Maximum Lifetime Benefit	None / None	* Benefit applies to deductible	* Benefit applies to deductible

Service	Option 1 - MV \$805	Option 2 - MV \$806
Hospital Inpatient (all services rendered while hospitalized)	No charge	40% per admit *
Outpatient (specialty, routine, eye/hearing exams, and urgent care)	\$10 per visit	40% per visit *
Well-child preventive care visits (23 months or younger)	No charge	No charge
Scheduled prenatal care and first postpartum visit	No charge	No charge
Outpatient surgery	\$10 per procedure	40% per procedure *
Allergy Injections / Immunizations	\$3 per visit	\$15 per visit *
X-rays and Lab tests	No charge	40% per encounter *
Ambulance services	No charge	40% per encounter *
Emergency department visits	\$35 per visit	\$250 per trip *
Outpatient Prescription Drugs (pharmacy and mail order)	\$10 gen / \$15 brand	\$15 gen / \$35 brand, \$30 gen / \$70 brand MOI
Days supply / Deductible	100 days	30 days, 100 days MOI / \$250
Mental Health Services		
Inpatient psychiatric care / days per calendar year	No charge	40% per admit *
Outpatient individual therapy visits	\$10 per visit	\$50 per visit *
Outpatient group therapy visits	\$5 per visit	\$25 per visit *
Chemical Dependency Services		
Inpatient detoxification	No charge	40% per admit *
Outpatient individual therapy visits	\$10 per visit	\$50 per visit *
Outpatient group therapy visits	\$5 per visit	\$5 per visit *
Transitional Residential Recovery Services	No charge	\$100 per admit *
Fertility Services		
Covered services related to the diagnosis and treatment of infertility	\$10 per visit	100% per visit
Additional Benefits		
Supplemental Durable Medical Equipment	No charge	100% per item
Skilled Nursing, Home and Hospice Care	No charge	40% per admit *
Optical eyewear (frames, lenses, contact lenses)	\$175 per 24 months	Not covered
Hearing aids	\$1500 allowance per 1 dev., 2 devices	Not covered
Chiropractic	Not covered	Not covered
Dental	Not covered	Not covered
Proposed Monthly Dues Effective 07/01/2014 through 06/30/2015		
Subscriber Only	\$411.22	\$402.20
Subscriber and Dependent	\$822.44	\$804.41
Family	\$1,163.75	\$1,138.23

Cost Management Best Practices

(from Mercer Marketplace briefing January 26, 2015)

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Respondents' costs were analyzed based on their use of more than 25 cost-management best practices

Plan design	Employee well-being	More advanced cost-management strategies
<ul style="list-style-type: none"> Contribution for family coverage in primary plan is at least 20% of premium PPO in-network deductible is \$500+ Offer CDHP HSA sponsor makes a contribution to employees' accounts Voluntary benefits integrated with core benefits Mandatory generics or other Rx strategies Steer members to specialty pharmacy for specialty drugs 	<ul style="list-style-type: none"> Offer optional (paid) wellbeing programs through plan or vendor Provide opportunity to participate in personal/group health challenges Offer technology-based wellbeing resources (apps, devices, web-based) Worksite biometric screening Encourage physical activity at work (gym, walking trails, standing desks, etc.) Use incentives for wellbeing programs Spouses and/or children may participate in programs Smoker surcharge Offer EAP 	<ul style="list-style-type: none"> High-performance networks Data warehousing Collective purchasing of medical or Rx benefits Surgical centers of excellence Transparency tool provided by specialty vendor and/or used by 10% of members On-site clinic Telemedicine Value-based design Reference-based pricing Medical homes Accountable care organizations

MERCER MARKETPLACE
EMPOWERING BENEFITS

Consultant Update

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- The District is reviewing the Request for Proposal Process
- “Notice of Rejection of All Bids” sent earlier in the month to the four bidders (National Benefit Pros, Alliant, Burnham and Keenan.

RE: RFP No.: 14-15/09 Employee Benefits Broker and Consulting Services – Rejection of all Bids

Dear [REDACTED]

Thank you for submitting your proposal in response to the above-reference RFP and participating in the Peralta Community College District selection process.

As you know, the District included in the Request for Proposal a reserve right to “reject” all proposals:

1. “The District reserves the right to...cancel, in part or entirety, this request for information if it is in the best interest of the District.” (RFP, section V.B)
2. “PCCD has absolute discretion with regard to.....rejection of proposals.” (RFP, section V.E.)
3. “The District reserves the right to reject any or all offers....if deemed in the best interest of the District.” (RFP, Section V.O.)

Therefore, the District has determined it is in its best interest to exercise its discretion to cancel RFP No.: 14-15/09 and reject all proposals. This letter provides that the District has cancelled the RFP and rejected all proposals.

In the near future, the District will re-bid its request for Employee Benefits Insurance Broker and Consultant Services. The District will notify you when the RFP is issued and encourage you to submit a proposal at that time.

Transition-Communications

Notice to Employees and Retirees
 Peralta Benefits Everyone December 2014



November 30, 2014

Updated Performance Feedback

Effective January 1, 2015, the District Benefits Office will handle customer service inquiries directed to our former claims assistance team at PERS Benefits Resources. Beginning on the volume of inquiries, we will make every attempt to provide an initial response to incoming calls and emails within 24-48 hours:

1. Email your inquiries to benefits@peralta.edu, or
2. Call the Benefits Office for assistance or re-escalating. For medical and eligibility issues, please call the District Office for assistance. For policy questions, call:
 - 510 466-7279 or 510 466-7696
 - Staff Assistant Sherrie Bolander, NH Care
 - 510 547-7638, extension 5

Your advantage of the many resources available at your fingertips:

PERALTA BENEFITS OFFICE
 2000 EAST MAIN STREET
 SACRAMENTO, CA 95834
 510 466-7279
 510 466-7696

WORKERS
 WITH MEDICAL INSURANCE
 510 466-7279
 510 466-7696

WORKERS
 WITH MEDICAL INSURANCE
 510 466-7279
 510 466-7696

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- District Office: 510 466-7279
- District Office: 510 466-7696
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Insurance Plan	Insurance Carrier	Plan Type	Effective Date	Plan ID	Plan Name
California State Employees Health Plan	Blue Cross of California	Health Plan	01/01/2015	0001	California State Employees Health Plan
California State Employees Health Plan	Blue Cross of California	Health Plan	01/01/2015	0002	California State Employees Health Plan
California State Employees Health Plan	Blue Cross of California	Health Plan	01/01/2015	0003	California State Employees Health Plan
California State Employees Health Plan	Blue Cross of California	Health Plan	01/01/2015	0004	California State Employees Health Plan
California State Employees Health Plan	Blue Cross of California	Health Plan	01/01/2015	0005	California State Employees Health Plan
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Your advantage of the many resources available at your fingertips:

Transition-PCCD Benefits Homepage

<http://web.peralta.edu/benefits/>

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File Edit View Favorites Tools Help
http://web.peralta.edu/benefits/
MSN (3) MSN (2) MSN Benefits & Medical Inform... Benefits & Medical Inform...
ShopAtHome.com Super Deal! H&R Block Tax Center Online Coupons ShopGold Rewards Coupon Codes Grocery Coupons

Duty Stationment
- HealthCare.gov
- Marketplace Coverage
- Options Notice - Part A
- Marketplace Waiting 9-23-2013
- Peralta Medical Benefit Rate Matrix 2012-2013

Quick Links
- Change of Address Form

Contact Information
Jennifer Benford Seibert
Employee & Retiree Benefits Manager
address:
Peralta Colleges
333 East 8th Street
Oakland, CA 94606
office: (510)466-7229
fax: (510)986-6903
email: benefits@peralta.edu

Exciting news - Electronic Enrollment for medical and dental benefits is here. Click here to get started: www.benefitsbridge.com/peralta.
Recent Newsletters and Updates
Open enrollment for part-time hourly faculty will begin on Monday, February 1, 2015 and end on Monday, March 2, 2015 for coverage March 1 - August 2015. Mailing will go out and website to be updated with new downloads no later than January 23, 2015.
New for this open enrollment period: Online enrollment-no more paper forms, details forthcoming.

Peralta Benefits Everyone Newsletter December 19, 2014
- Customer Service Telephone Numbers
- New 403(b) Plan and 457(b) Plan Contribution Plan Limits for 2015
- Teachers Pension returns to provide Dinner Seminar January 15, 2015 to assist with financial planning: Click Here to Register Online
New Employee Benefit Orientation Schedule and Retirement Schedule January - March 2014
Peralta Benefits Everyone Newsletter (August/September 2014)
New Employee Benefit Orientation Schedule And Retirement Schedule July-December
Peralta Benefits Everyone - Open Enrollment Edition (April 28, 2014)
Medicare Parts A and B Premium Reimbursement Plan Document
2014 Medicare A and B Premium Claim Form
PCCD Kaiser Medical Expense Reimbursement Form and Kaiser Reimbursement Plan Reminder 2014
Long Term Care Enrollment Deadline Extended through December 15
This newly designed program features 'Unisex Rates', and simplified underwriting. Premium discounts are back for employees and family members! The Spring 2014 Employee and Retiree Survey responses indicate that there is interest in exploring long-term care benefits again! Learn about your options. Reserve your personal appointment. It is as easy as 1-2-3! Call to make an appointment for yourself and your spouse/partner. Call toll free 866-710-2893 x118 or go to

2:44 PM
1/29/2015

Transition and Advancement-Benefits Bridge

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- Benefits Bridge is an online enrollment portal and portal currently housing reference material and plan information.
 - Has been under development for over a year
 - Has been in use since October 2014
- Over 200 transactions processed since October 2014
 - Life events
 - ★ Marriage, newborns
 - New hires
 - Demographic changes (name and address)

Transition Resources



Life Event Online Benefits Enrollment

Peralta Community College District Life Event online benefits enrollment is easy with *BenefitBridge!*

- View current plan year benefits
- Compare plan options
- Complete qualifying life event benefits enrollment
- Quick links: carriers, health resource libraries and employer documents
- Planning tools: retirement and other life events
- Available 24/7 via the Internet

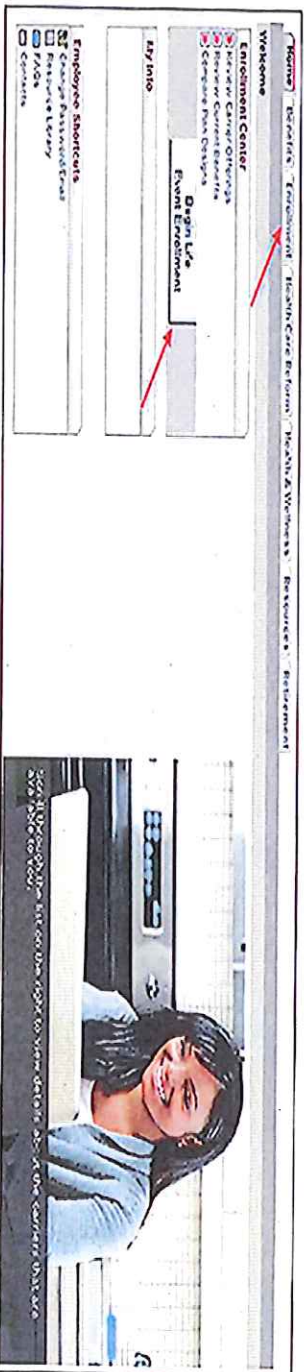
Registration & Login

- Already have login credentials? Login to BenefitBridge at: www.benefitbridge.com/peralta
- Forgot your username or password? Click on "Forgot Username/Password?"
- Please add or update your email address to receive an email confirmation of your enrollment approval.
- Need to create login credentials? Go to www.benefitbridge.com/peralta and follow the instructions below.

- Step 1** → Select "Register" to Create an Account
- Step 2** → Create a Username & Password
- Step 3** → Select "Continue" to access BenefitBridge (Print page with arrow navigation.)

Enrolling in Benefits

Access the Enrollment Center via the Enrollment tab or the Begin Life Event Enrollment button (see sample screen below).



Need Help? Contact BenefitBridge Support: (800) 814-1862; Mon. – Fri., 8:00 am – 5:00 pm PST

License No. 0451271
Confidential: Client Use Only

Innovative Solutions. Enduring Principles. **Keenan** Associates

www.benefitbridge.com/peralta

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The screenshot shows a web browser window displaying the BenefitBridge website. At the top, there is a navigation bar with various links. Below this, a banner image features the text "Get the information you need, when you need it with BenefitBridge". The main content area is divided into two primary sections:

- User Login:** A form with two input fields labeled "Username:" and "Password:". A red arrow points from the text "Username: peralta" and "Password: Benefits1!" (written on the page) to these fields. Below the fields is a "LOGIN" button and a link for "Forgot Username/Password?".
- New Users:** A section titled "New Users" with the text "Register online to create a username and password to access your account." Below this, a "Still need help?" section lists contact information: "Call BenefitBridge Support at (800) 814-1862, Monday thru Friday 8:00 am - 5:00 pm (PST) Or email benefitbridge@keenan.com".

At the bottom of the page, there is a footer with the text "By clicking LOGIN you accept the terms and conditions of the Keenan & Associates Privacy and Legal Notices". The browser's taskbar at the bottom shows the date and time as 1/29/2015, 4:08 PM.

Portal Login Information –

Username: peralta

Password: Benefits1!

Informational Resources

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The screenshot displays the website for Peralta Community College District. At the top, there is a navigation menu with links for **Benefits**, **Enrollment**, **Health Care Reform**, **Health & Wellness**, **Resources**, and **Retirement**. Below this is a sub-menu with **Is & Comparison**, **FAQs**, and **Contact**. A banner at the top right reads "Welcome EMPLOYEE TEST".

The main content area features a large image of a group of people outdoors. Below the image, a text block states: "Please click on the links below for a summary of the individual benefit plans to help you make informed decisions. Access the links to the right for more detailed information about the carriers and the offered plans." Below this text is a section titled "Plans" with a sub-link for "Current Year Next Year All Years".

On the right side, there is a "Benefit Plan Information" section with a list of links: Carrier / Vendor Links, Other Links, and Tools. The "Tools" section includes: Home, Understanding Benefits, Resources, Library, Your Needs, Federal & State Programs, Life Events, FSA Dependent Care, FSA Health Care, and ING Life Booklet.

At the bottom right, there is a "BenefitBridge" logo with the tagline "A Keenan Solution". Navigation links for "Logout", "Help", "Contact", and "Site Map" are also present. The footer indicates "Last Viewed: 01/27/2015 09:01 AM".

Sixth Annual Medicare Campaign

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- Sixth Annual Medicare Campaign Wednesday, February 4, 2015
 - As in the past, those who come will receive on-site assistance from our partners:
 - Medicare
 - ★ provides onsite enrollment assistance
 - ★ Answers questions about federal programs A, B, C, D and more
 - Kaiser Senior Advantage Programs
 - ★ What are additional features available under Kaiser Seniors Advantage, such as dental & vision coverage
 - CoreSource
 - ★ How does crossover work, how consumers can ensure that providers have most current secondary (or other coverage information
 - Pension Dynamics
 - ★ Address questions about claims reimbursement process, direct deposit services
- All are welcome, employees, retirees, caregivers,

<http://web.peralta.edu/benefits/files/2011/04/December-19-2014-Newsletter.pdf>

Sixth Annual Medicare Campaign

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Annual Medicare Enrollment Campaign – Wednesday, February 4, 2015



The Peralta District Benefits Office
Invites You to the
Annual Medicare Enrollment Campaign
Wednesday, February 4, 2015



Informational Sessions to be held in the
PCCD Boardroom
Retirees and Active Employees are Welcome.
Come and Bring a Friend or Caregiver.

Join us for workshops, free
information and more!

Time

11:00am—Noon

Topics

Planning a Peralta Retirement?

- During this workshop we will cover
 - What happens to medical coverage
 - What dental coverage options are available
 - The timeline for effecting a Peralta retirement & more!

12:30pm—2:00pm

Medicare, Peralta & You

- How, when and why enroll in Medicare
- What are the different Medicare Programs A-D?
- What a Peralta retiree should know
- What survivors of a Peralta retiree should know

Invited Guests Include:

Kaiser Permanente
Social Security/Medicare Administration

Pension Dynamics

Della Della/AARP Plans

The Peralta Benefits Office
On-site assistance with Medicare and/or Kaiser Senior Advantage Enrollment will be provided!

Life refreshments will be provided!

December 19, 2014 Peralta Benefits Everyone

United Health Care Vision

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- **We received a request**
 - to update literature and claim form to reflect coverage for progressive lenses
 - For a claims lag report
 - ✦ Claims Lag report is pending but will be forwarded once received and reviewed
 - ✦ Generally speaking, the United States Department of Insurance requires the insurance companies deny or pay a claim within 90 days of receipt.

United Health Care Claim Paid Claims Report

Lag report forthcoming with line by line detail

Client Paid Claim by Provider Type and Cost Category

Peralta Community College Dist

Selection Parameters

Client Effective Date: 06/01/2013 Service Date Range: 6/1/2014 To 12/31/2014
 Client Renew Date: 07/01/2014 Client ID: 12651
 Client Policy ID: 0754439 Group ID: *

Provider Type	Cost Category	Jul-2014	Aug-2014	Sep-2014	Oct-2014	Nov-2014	Dec-2014	Grand Total	
NN-Panel	Paid Claims	\$170.00	\$145.00	\$85.00	\$95.00	\$40.00	\$120.00	\$655.00	
	Exam	\$935.00	\$755.00	\$480.00	\$515.00	\$235.00	\$650.00	\$3,570.00	
	Frames	\$288.90	\$510.13	\$227.57	\$550.09	\$134.40	\$114.41	\$1,825.50	
	Contact Lens	\$375.00	\$223.00	\$0.00	\$125.00	\$0.00	\$259.26	\$982.26	
	Single Lens	\$89.80	\$184.50	\$69.80	\$244.30	\$0.00	\$34.90	\$623.30	
	Bifocal Lens	\$0.00	\$0.00	\$0.00	\$76.90	\$0.00	\$38.45	\$115.35	
	Trifocal Lens	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Progressive Lens	\$66.38	\$144.57	\$66.38	\$33.19	\$66.38	\$33.19	\$410.09	
	Multifocal Lens	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Lens with Options	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Exam Only	\$935.00	\$755.00	\$480.00	\$515.00	\$235.00	\$650.00	\$3,570.00	
	Exam Dispense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Dispense Only	\$820.08	\$1,062.20	\$363.75	\$1,029.48	\$200.78	\$480.21	\$3,956.50	
	NN-Retail	Paid Claims	\$50.00	\$10.00	\$20.00	\$40.00	\$30.00	\$30.00	\$180.00
		Exam	\$236.50	\$40.00	\$83.25	\$173.00	\$150.00	\$159.00	\$841.75
		Frames	\$1,133.27	\$547.36	\$144.98	\$731.82	\$811.34	\$472.94	\$3,841.71
		Contact Lens	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$102.00	\$102.00
Single Lens		\$213.25	\$27.99	\$27.99	\$176.50	\$160.99	\$83.97	\$690.69	
Bifocal Lens		\$0.00	\$40.00	\$0.00	\$0.00	\$0.00	\$80.00	\$120.00	
Trifocal Lens		\$0.00	\$114.00	\$0.00	\$57.00	\$0.00	\$0.00	\$171.00	
Progressive Lens		\$235.00	\$139.99	\$89.99	\$224.98	\$224.99	\$89.99	\$1,004.94	
Multifocal Lens		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Lens with Options		\$0.00	\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5.00	
Exam Only		\$236.50	\$40.00	\$83.25	\$173.00	\$150.00	\$159.00	\$841.75	
Exam Dispense		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Dispense Only		\$1,581.52	\$874.34	\$262.96	\$1,190.30	\$1,197.32	\$828.90	\$5,935.34	

Next Meeting-March 26, 2015 @ 10am District Board Room

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- **Agenda Topics**
 - United Health Care Claims Lag Report
 - Budget Review
 - State of the District
 - Audit Updates
- **Other Topics?**