

Agenda

Lyon County School District Board of Trustees

A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Wednesday, January 18, 2023, beginning at 4:00 PM at the LynC Building A, 3655 Spruce Ave., Silver Springs, NV 89429.

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

1. CALL TO ORDER
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME
4. APPROVAL OF AGENDA
5. APPROVAL OF MINUTES 3

6. PUBLIC PARTICIPATION

The public is invited to address the committee on items not listed on the agenda. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

If you wish to speak, please step up to the front table, be seated, and state your name. Your comments must be limited to no more than three minutes and must fall under the committee's jurisdiction and control. In consideration of others, avoid repetition. Although this committee does not restrict comments based upon viewpoint, comments will be prohibited if the contents are willfully disruptive, slanderous, amount to personal attacks, or interfere with the rights of other speakers. Comments made during this time will be monitored by the Committee Chairperson.

The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

7. (FOR DISCUSSION AND POSSIBLE ACTION) Discussion and possible action regarding a presentation on the July 1, 2023, Aetna Medical, Dental, and Vision renewal. Presented by Valerie Clark, Clark & Associates, and Daniel Strickland, Aetna Executive Account Manager. 5
8. (FOR DISCUSSION AND POSSIBLE ACTION) Discussion and possible action regarding a review of the upcoming meeting schedule. Presented by Kathy Rudy, LCCEA President.

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10. ADJOURN

Public Comment to the Lyon County School District Board of Trustees

In the event that you are unable to attend the LCSD Board of Trustees meeting, you may submit public comment by 3:00 pm the day before the board meeting by [clicking here](#). Public comment will be forwarded to all LCSD Trustees prior to the board meeting. Please note that this link is monitored for public comment only.

If you have questions or public records requests, please contact the LCSD Communications and Public Relations Officer at (Communications@lyoncsd.org).

The notice for this meeting was posted at the Lyon County School District Administrative Office and posted to the Lyon County School District website (<http://lyoncsd.org>) and the official website of the State of Nevada (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

LYON COUNTY SCHOOL DISTRICT STATEMENT OF NONDISCRIMINATION AND ACCESSIBILITY

The Lyon County School District does not discriminate on the basis of race, color, national origin, gender, disability or age in any of its policies, procedures, or practices, in compliance with Title VI of the Civil Rights Act of 1964 (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972, section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and Age Discrimination Act of 1975, and any other pertinent statute or requirement. This Non-Discrimination policy covers admission, access, treatment, and employment in the District's programs and activities, including Occupational Education. For information regarding opportunities, policies, or the filing of grievances, contact your school principal.

The Lyon County School District is pleased to provide accommodations for the handicapped or disabled. Members of the public who are disabled and require special accommodations or assistance at the meeting are requested to notify the Administrative Assistant to the Superintendent and Board of Trustees in writing at 25 E. Goldfield Ave., Yerington, NV 89447, email Margaret Heim at mheim@lyoncsd.org, or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.

LCSD Insurance Committee Meeting

12/08/2022 from 4:30-6:30 pm

1. Call to order by Kathy Rudy
2. Pledge of Allegiance led by Blake Smith
3. Roll Call and Welcome led by Kathy Rudy (Name corrections made: In Person – Blake Smith, Kathy Rudy, Mary Cole, Lorraine De La Torre, Anna Brueher, Joy Hanssen, Tammie Moniz, Valerie Clark, Dawn Huckaby)
4. Approval of Agenda: Motion made by Joy Hanssen and 2nd by Kathy Rudy
5. Approval of Minutes: Motion made by Joy Hanssen and 2nd by Anna Brueher
6. Public Participation: No public participation
7. Update on LCSD Member Aetna Claims
 - PP presentation
 - Ready to start negotiations in July
 - Always calendar year; will reset in January; out of pocket maximum
 - Carriers go back 24 months and use best guestimate
 - Good idea to go back as far as possible to get full picture
 - AF – Annual fiscal year July to June; FSA 12 month period; HAS carries over and acts as retirement investment account
 - Need to determine if we want to go out to bid
8. Open enrollment sent to Aetna; cards will arrive before January 1st, 2023
 - Only 20% of staff signed up
 - Need to find creative ways to ensure staff enrolls
 - Teachers get pulled to sub; effects appointments
 - Staff will be notified of possible consequence for not signing up
9. Scheduling of July 1, 2023 Open enrollment
 - Will hit Spring Break
 - Possibly “buffer” week if needed to allow for extra time to enroll
 - Aetna needs 1 to 2 weeks for turn around time
 - Testing schedules discussed to avoid conflicts
 - Need time to take to association prior to board meeting
 - Might change if deciding to bid
 - Motion by Anna Brueher for second week in April; Joy Hanssen 2nd
 - Board meeting March 28th; not much time
 - Aetna has more data to process and need atleast a month for turn around time
 - Passes – April open enrollment
10. Next meeting
 - With action
 - January 12th at 4:00 pm
 - Aetna will present renewal numbers and how to proceed

- If deciding to bid; will need 4 weeks turnaround time
- February 9th at 4:00 pm; bid options
- March 14th at 4:00 pm for discussion before March 28th board meeting; The 20th is deadline for board approval; action item
- Motion by Lorraine De La Torre; 2nd by Anna Brueher

11. No public participation

12. Adjourn – Motion by Dawn Huckaby and 2nd Lorraine De La Torre

DRAFT

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Lyon County School District Board of Trustees

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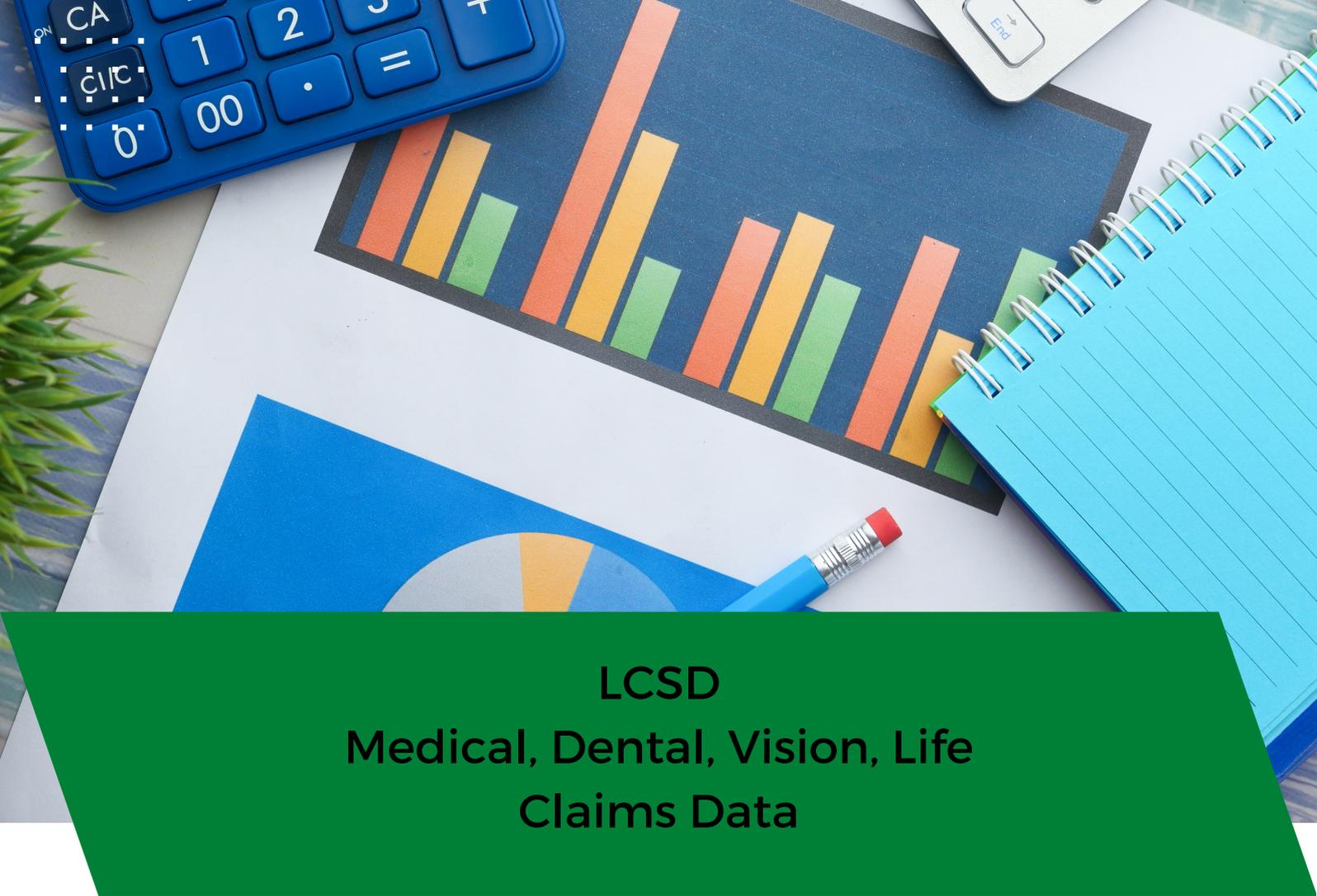
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LCSD Medical, Dental, Vision, Life Claims Data

CLAIMS SUMMARY

	Premium	Claims	Loss Ratio
Medical			
Jan 21 - Sept 22	\$14,215,224	\$15,533,588	108%
Jan 21 - Sept 22*	\$14,215,224	\$13,478,528	95%
Dental			
Jan 21 - Oct 22	\$1,209,561	\$1,293,709	107%
Vision			
Jan 21 - Oct 22	\$217,496	\$129,856	60%
Life and AD&D			
Jan 20 - Nov 22	\$144,974	\$100,000	69%

*Minus large claimant over \$250,000



LYON COUNTY SCHOOL DISTRICT

Group/Control#: 00170265

Experience Exhibit

- Claims displayed are incurred and completed through September 2022.
- Claims displayed are based on a rolling 12 months of data.
- Claims paid through November 2022.

MEDICAL Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims
January 2021	964	1,494	\$312,936	\$471,678	\$138,345
February 2021	962	1,490	\$686,981	\$314,285	\$105,283
March 2021	965	1,489	\$688,129	\$435,266	\$136,994
April 2021	967	1,491	\$689,086	\$490,581	\$160,902
May 2021	970	1,495	\$690,444	\$480,223	\$143,592
June 2021	970	1,498	\$690,518	\$546,372	\$164,440
July 2021	972	1,501	\$690,745	\$493,795	\$165,871
August 2021	913	1,428	\$654,682	\$418,766	\$152,580
September 2021	951	1,477	\$678,747	\$822,691	\$148,958
October 2021	956	1,484	\$681,298	\$302,174	\$164,624
November 2021	956	1,484	\$681,099	\$491,504	\$187,096
December 2021	956	1,485	\$680,309	\$383,546	\$165,043
January 2022	961	1,482	\$723,102	\$342,485	\$201,251
February 2022	958	1,479	\$720,247	\$338,602	\$177,564
March 2022	958	1,486	\$721,424	\$339,855	\$197,236
April 2022	959	1,486	\$720,759	\$340,383	\$215,833
May 2022	956	1,486	\$720,276	\$425,390	\$182,577
June 2022	955	1,479	\$718,407	\$701,721	\$235,980
July 2022	950	1,462	\$712,303	\$2,479,768	\$224,884
August 2022	873	1,346	\$653,828	\$516,262	\$217,282
September 2022	936	1,451	\$699,902	\$495,856	\$216,053

Aggregate Premium Billed	\$14,215,224
Aggregate Incurred Claims	\$15,333,588
Cost Ratio	108%

Aggregate Premium Billed	\$14,215,224
*Aggregate Incurred Claims (minus large claimant over \$250,000)	\$13,478,528
Cost Ratio	95%

* Large Claimant Total	\$ 2,105,060.49
Pooling amount (paid by plan)	\$ 250,000.00
Claims amount over the pooling/reinsurance	\$ 1,855,060.49



LYON COUNTY SCHOOL DISTRICT

Group/Control#: 00170266

Experience Exhibit

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- Claims displayed are based on a rolling 24 months of data.
- Claims paid through November 2022.

DENTAL Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Monthly Dental Claims
January 2021	1,009	1,776	\$55,518	\$68,823
February 2021	1,007	1,773	\$55,383	\$69,783
March 2021	1,009	1,769	\$55,390	\$63,452
April 2021	1,010	1,772	\$55,464	\$71,627
May 2021	1,012	1,772	\$55,571	\$51,618
June 2021	1,012	1,771	\$55,507	\$69,702
July 2021	1,015	1,778	\$55,688	\$52,439
August 2021	953	1,696	\$52,838	\$51,503
September 2021	991	1,753	\$54,750	\$49,389
October 2021	996	1,761	\$54,945	\$47,551
November 2021	996	1,759	\$54,875	\$41,208
December 2021	998	1,758	\$54,924	\$49,802
January 2022	1,015	1,793	\$55,970	\$43,363
February 2022	1,013	1,784	\$55,745	\$61,115
March 2022	1,014	1,792	\$55,781	\$71,246
April 2022	1,013	1,789	\$55,672	\$64,267
May 2022	1,013	1,787	\$55,609	\$52,076
June 2022	1,012	1,780	\$55,477	\$96,837
July 2022	1,006	1,761	\$55,034	\$62,637
August 2022	931	1,641	\$51,069	\$52,573
September 2022	994	1,748	\$54,138	\$47,731
October 2022	1,001	1,743	\$54,212	\$54,966

Aggregate Premium Billed	\$1,209,561
Aggregate Incurred Claims	\$1,293,709
Cost Ratio	107%

Premium amounts and lives counts displayed on this report are unaudited
DMO information is not included in this report



LYON COUNTY SCHOOL DISTRICT

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Experience Exhibit

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- Claims paid through November 2022.

VISION Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Monthly Vision Claims
January 2021	1,031	1,786	\$10,047	\$5,019
February 2021	1,029	1,785	\$10,042	\$4,041
March 2021	1,029	1,777	\$10,018	\$3,549
April 2021	1,031	1,778	\$10,035	\$7,437
May 2021	1,032	1,773	\$10,033	\$6,557
June 2021	1,032	1,772	\$10,017	\$8,731
July 2021	1,035	1,778	\$10,042	\$9,054
August 2021	974	1,699	\$9,575	\$8,350
September 2021	1,014	1,757	\$9,906	\$4,910
October 2021	1,019	1,760	\$9,929	\$5,016
November 2021	1,019	1,759	\$9,922	\$5,730
December 2021	1,019	1,755	\$9,898	\$5,085
January 2022	1,035	1,779	\$10,041	\$6,319
February 2022	1,033	1,770	\$9,983	\$4,980
March 2022	1,034	1,776	\$9,986	\$4,855
April 2022	1,032	1,772	\$9,949	\$7,605
May 2022	1,031	1,766	\$9,917	\$3,830
June 2022	1,030	1,760	\$9,885	\$7,519
July 2022	1,025	1,741	\$9,815	\$7,899
August 2022	948	1,625	\$9,114	\$5,662
September 2022	1,011	1,730	\$9,664	\$2,743
October 2022	1,019	1,729	\$9,675	\$4,966

Aggregate Premium Billed	\$217,496
Aggregate Incurred Claims	\$129,856
Cost Ratio	60%

Premium amounts and lives counts displayed on this report are unaudited



LCSD Premium and Claims Report									
[01/2020] - [11/2022]									
(*Volume in Thousands)									
				Employee Only				---- T O T A L ----	
Plan	Coverage	Date	Employee Only	Earned Premium	Claims	Volume	LR	Total Earned Premium	Total Claims
566178	* LIF	01/2020	1132	\$4,221.74	\$0.00	\$22,220	0%	\$4,221.74	\$0.00
		02/2020	1139	\$4,248.40	\$0.00	\$22,360	0%	\$4,248.40	\$0.00
		03/2020	1144	\$4,265.50	\$0.00	\$22,450	0%	\$4,265.50	\$0.00
		04/2020	1145	\$4,269.30	\$0.00	\$22,470	0%	\$4,269.30	\$0.00
		05/2020	1147	\$4,276.90	\$0.00	\$22,510	0%	\$4,276.90	\$0.00
		06/2020	1146	\$4,271.20	\$0.00	\$22,480	0%	\$4,271.20	\$0.00
		07/2020	1146	\$4,269.30	\$0.00	\$22,470	0%	\$4,269.30	\$0.00
		08/2020	1090	\$4,058.40	\$0.00	\$21,360	0%	\$4,058.40	\$0.00
		09/2020	1127	\$4,199.00	\$0.00	\$22,100	0%	\$4,199.00	\$0.00
		10/2020	1130	\$4,189.86	\$10,000.00	\$22,130	239%	\$4,189.86	\$10,000.00
		11/2020	1125	\$4,189.50	\$0.00	\$22,050	0%	\$4,189.50	\$0.00
		12/2020	1130	\$4,206.60	\$0.00	\$22,140	0%	\$4,206.60	\$0.00
		01/2021	1132	\$4,208.68	\$0.00	\$22,180	0%	\$4,208.68	\$0.00
		02/2021	1131	\$4,202.04	\$0.00	\$22,150	0%	\$4,202.04	\$0.00
		03/2021	1131	\$4,208.50	\$0.00	\$22,150	0%	\$4,208.50	\$0.00
		04/2021	1134	\$4,196.77	\$20,000.00	\$22,200	477%	\$4,196.77	\$20,000.00
		05/2021	1125	\$4,180.39	\$0.00	\$22,020	0%	\$4,180.39	\$0.00
		06/2021	1118	\$4,153.40	\$0.00	\$21,860	0%	\$4,153.40	\$0.00
		07/2021	1122	\$4,164.80	\$0.00	\$21,920	0%	\$4,164.80	\$0.00
		08/2021	1061	\$3,932.32	\$0.00	\$20,720	0%	\$3,932.32	\$0.00
		09/2021	1101	\$4,087.31	\$20,000.00	\$21,520	489%	\$4,087.31	\$20,000.00
		10/2021	1106	\$4,102.10	\$0.00	\$21,590	0%	\$4,102.10	\$0.00
		11/2021	1110	\$4,113.50	\$0.00	\$21,650	0%	\$4,113.50	\$0.00
		12/2021	1115	\$4,126.93	\$30,000.00	\$21,740	727%	\$4,126.93	\$30,000.00
		01/2022	1114	\$4,128.70	\$0.00	\$21,730	0%	\$4,128.70	\$0.00
		02/2022	1113	\$4,123.18	\$0.00	\$21,710	0%	\$4,123.18	\$0.00
		03/2022	1113	\$4,120.89	\$20,000.00	\$21,700	485%	\$4,120.89	\$20,000.00
		04/2022	1111	\$4,113.50	\$0.00	\$21,650	0%	\$4,113.50	\$0.00
		05/2022	1111	\$4,113.60	\$0.00	\$21,650	0%	\$4,113.60	\$0.00
		06/2022	1109	\$4,096.79	\$0.00	\$21,580	0%	\$4,096.79	\$0.00
		07/2022	1102	\$4,073.60	\$0.00	\$21,440	0%	\$4,073.60	\$0.00
08/2022	1009	\$3,722.15	\$0.00	\$19,600	0%	\$3,722.15	\$0.00		
09/2022	1080	\$3,995.70	\$0.00	\$21,030	0%	\$3,995.70	\$0.00		
10/2022	1093	\$4,041.40	\$0.00	\$21,270	0%	\$4,041.40	\$0.00		
11/2022	1110	\$4,102.10	\$0.00	\$21,590	0%	\$4,102.10	\$0.00		
			39052	\$144,974.05	\$100,000.00	\$763,390	69%	\$144,974.05	\$100,000.00



LCSD Premium and Claims Report									
[01/2020] - [11/2022]									
(*Volume in Thousands)									
				Employee Only				---- T O T A L ----	
Plan	Coverage	Date	Employee Only	Earned Premium	Claims	Volume	LR	Total Earned Premium	Total Claims
566178	* ADD	01/2020	1131	\$593.98	\$0.00	\$29,710	0%	\$593.98	\$0.00
		02/2020	1138	\$597.00	\$0.00	\$29,850	0%	\$597.00	\$0.00
		03/2020	1143	\$598.80	\$0.00	\$29,940	0%	\$598.80	\$0.00
		04/2020	1144	\$599.20	\$0.00	\$29,960	0%	\$599.20	\$0.00
		05/2020	1146	\$600.00	\$0.00	\$30,000	0%	\$600.00	\$0.00
		06/2020	1145	\$599.40	\$0.00	\$29,970	0%	\$599.40	\$0.00
		07/2020	1145	\$599.20	\$0.00	\$29,960	0%	\$599.20	\$0.00
		08/2020	1089	\$572.40	\$0.00	\$28,620	0%	\$572.40	\$0.00
		09/2020	1126	\$588.80	\$0.00	\$29,440	0%	\$588.80	\$0.00
		10/2020	1129	\$587.16	\$0.00	\$29,470	0%	\$587.16	\$0.00
		11/2020	1124	\$584.80	\$0.00	\$29,240	0%	\$584.80	\$0.00
		12/2020	1129	\$586.60	\$0.00	\$29,330	0%	\$586.60	\$0.00
		01/2021	1131	\$586.76	\$0.00	\$29,370	0%	\$586.76	\$0.00
		02/2021	1130	\$585.98	\$0.00	\$29,340	0%	\$585.98	\$0.00
		03/2021	1130	\$586.80	\$0.00	\$29,340	0%	\$586.80	\$0.00
		04/2021	1133	\$585.09	\$0.00	\$29,390	0%	\$585.09	\$0.00
		05/2021	1124	\$586.83	\$0.00	\$29,360	0%	\$586.83	\$0.00
		06/2021	1114	\$578.20	\$0.00	\$28,910	0%	\$578.20	\$0.00
		07/2021	1115	\$578.40	\$0.00	\$28,920	0%	\$578.40	\$0.00
		08/2021	1054	\$553.84	\$0.00	\$27,720	0%	\$553.84	\$0.00
		09/2021	1094	\$570.07	\$0.00	\$28,520	0%	\$570.07	\$0.00
		10/2021	1099	\$571.80	\$0.00	\$28,590	0%	\$571.80	\$0.00
		11/2021	1103	\$573.00	\$0.00	\$28,650	0%	\$573.00	\$0.00
		12/2021	1108	\$574.48	\$0.00	\$28,740	0%	\$574.48	\$0.00
		01/2022	1108	\$575.00	\$0.00	\$28,750	0%	\$575.00	\$0.00
		02/2022	1107	\$574.43	\$0.00	\$28,730	0%	\$574.43	\$0.00
		03/2022	1107	\$574.13	\$0.00	\$28,720	0%	\$574.13	\$0.00
		04/2022	1105	\$573.40	\$0.00	\$28,670	0%	\$573.40	\$0.00
		05/2022	1105	\$567.10	\$0.00	\$28,360	0%	\$567.10	\$0.00
		06/2022	1103	\$580.83	\$0.00	\$29,060	0%	\$580.83	\$0.00
		07/2022	1096	\$559.80	\$0.00	\$27,990	0%	\$559.80	\$0.00
		08/2022	1003	\$527.35	\$0.00	\$26,380	0%	\$527.35	\$0.00
09/2022	1074	\$551.60	\$0.00	\$27,580	0%	\$551.60	\$0.00		
10/2022	1087	\$556.30	\$0.00	\$27,820	0%	\$556.30	\$0.00		
11/2022	1104	\$565.80	\$0.00	\$28,290	0%	\$565.80	\$0.00		
			38923	\$20,244.33	\$0.00	\$1,012,690	0%	\$20,244.33	\$0.00



Rates Effective July 1, 2023 with Rate Cap Offer in 2024

Max rate starting 7/1/24

FULLY INSURED 2022 Rates	Medical	Dental*	Vision**	Life***	TOTAL MONTHLY COST	EMPLOYEE MONTHLY COST	9.9% Rate Cap 7/1/24	Total Monthly Cost	Employee Monthly Cost
BASE Medical Plan (\$3,500 Deductible)	Aetna	Aetna	Aetna	Guardian		<i>Indicates total cost minus \$625 LCSD contribution for employee only</i>	<i>Medical rate with 9.9% increase</i>	<i>Total of all coverages with 9.9% medical increase</i>	<i>Indicates total cost minus \$625 LCSD contribution for employee only coverage</i>
Employee	\$657.13	\$40.88	\$6.20	\$4.20	\$708.41	\$83.41	\$722.19	\$773.47	\$148.47
Additional Spouse	\$657.13	\$36.89	\$7.25	N/A	\$701.27	\$701.27	\$722.19	\$766.33	\$766.33
Additional + Child(ren)	\$525.71	\$37.48	\$7.46	N/A	\$570.65	\$570.65	\$577.76	\$622.70	\$622.70
Additional Family	\$1,314.26	\$67.50	\$16.70	N/A	\$1398.46	\$1398.46	\$1444.37	\$1528.57	\$1528.57
Family Dual Spouse	\$525.71	\$26.62	\$10.50	N/A	\$562.83	\$562.83	\$577.76	\$614.88	\$614.88
BUY-UP Medical Plan (\$2,000 Deductible)	Aetna	Aetna	Aetna	Guardian					13
Employee	\$771.66	\$40.88	\$6.20	\$4.20	\$822.94	\$197.94	\$848.05	\$899.33	\$274.33
Additional Spouse	\$886.21	\$36.89	\$7.25	N/A	\$930.35	\$930.35	\$973.94	\$1018.08	\$1018.08
Additional + Child(ren)	\$731.87	\$37.48	\$7.46	N/A	\$776.81	\$776.81	\$804.33	\$849.27	\$849.27
Additional Family	\$1,657.87	\$67.50	\$16.70	N/A	\$1742.07	\$1,742.07	\$1,822.00	\$1,906.20	\$1,906.20
Family Dual Spouse	\$846.41	\$26.62	\$10.50	N/A	\$883.53	\$883.53	\$930.20	\$967.32	\$967.32
HDHP H.S.A. Medical Plan (\$4,000 Deductible)	Aetna	Aetna	Aetna	Guardian					
Employee	\$629.99	\$40.88	\$6.20	\$4.20	\$681.27	\$56.27	\$692.36	\$743.64	\$118.64
Additional Spouse	\$629.97	\$36.89	\$7.25	N/A	\$674.11	\$674.11	\$692.34	\$736.48	\$736.48
Additional + Child(ren)	\$503.98	\$37.48	\$7.46	N/A	\$548.92	\$548.92	\$553.87	\$598.81	\$598.81
Additional Family	\$1,259.94	\$67.50	\$16.70	N/A	\$1344.14	\$1,344.14	\$1,384.67	\$1,468.87	\$1,468.87
Family Dual Spouse	\$449.69	\$26.62	\$10.50	N/A	\$486.81	\$486.81	\$494.21	\$531.33	\$531.33

*Dental renewed 1/1/23 with 5% increase. Can renew 7/1/23 with higher rates, or leave current dental in place until 12/31/23. 7/1 renewal rate would be \$53.85/employee. 31.7% increase.

** Vision renewed 1/1/23 with no rate change. 30 month rate guarantee until 06/30/2025.

*** Life will renew 7/1/23 with no rate change. 24 month rate guarantee until 06/30/2025.

Purple Columns: Aetna modeled this exhibit to illustrate the impact of the 2nd year rate cap on the employer/employee contribution



Rates Effective July 1, 2023



FULLY INSURED 2022 Rates	Medical	Dental*	Vision**	Life***	TOTAL MONTHLY COST	EMPLOYEE MONTHLY COST
<i>Indicates total cost minus \$625 LCSD contribution for employee only coverage</i>						
BASE Medical Plan (\$3,500 Deductible)	Aetna	Aetna	Aetna	Guardian		
Employee	\$657.13	\$40.88	\$6.20	\$4.20	\$708.41	\$83.41
Additional Spouse	\$657.13	\$36.89	\$7.25	N/A	\$701.27	\$701.27
Additional + Child(ren)	\$525.71	\$37.48	\$7.46	N/A	\$570.65	\$570.65
Additional Family	\$1,314.26	\$67.50	\$16.70	N/A	\$1398.46	\$1398.46
Family Dual Spouse	\$525.71	\$26.62	\$10.50	N/A	\$562.83	\$562.83
BUY-UP Medical Plan (\$2,000 Deductible)	Aetna	Aetna	Aetna	Guardian		
Employee	\$771.66	\$40.88	\$6.20	\$4.20	\$822.94	\$197.94
Additional Spouse	\$886.21	\$36.89	\$7.25	N/A	\$930.35	\$930.35
Additional + Child(ren)	\$731.87	\$37.48	\$7.46	N/A	\$776.81	\$776.81
Additional Family	\$1,657.87	\$67.50	\$16.70	N/A	\$1742.07	\$1,742.07
Family Dual Spouse	\$846.41	\$26.62	\$10.50	N/A	\$883.53	\$883.53
HDHP H.S.A. Medical Plan (\$4,000 Deductible)	Aetna	Aetna	Aetna	Guardian		
Employee	\$629.99	\$40.88	\$6.20	\$4.20	\$681.27	\$56.27
Additional Spouse	\$629.97	\$36.89	\$7.25	N/A	\$674.11	\$674.11
Additional + Child(ren)	\$503.98	\$37.48	\$7.46	N/A	\$548.92	\$548.92
Additional Family	\$1,259.94	\$67.50	\$16.70	N/A	\$1,344.14	\$1,344.14
Family Dual Spouse	\$449.69	\$26.62	\$10.50	N/A	\$486.81	\$486.81

*Dental renewed 1/1/23 with 5% increase. Can renew 7/1/23 with higher rates, or leave current dental in place until 12/31/23. 7/1 renewal rate would be \$53.85/employee. 31.7% increase.

** Vision renewed 1/1/23 with no rate change. 30 month rate guarantee until 06/30/2025.

*** Life will renew 7/1/23 with no rate change. 24 month rate guarantee until 06/30/2025.



Lyon County School District Aetna **Medical** Insurance Rates



Rates	CURRENT	RENEWAL	RENEWAL CAP FOR NEXT PLAN YEAR
	Jan 2022 - Jun 2023	Jul 2023 - Jun 2024	Jul 2024 - Jun 2025
	BASE	BASE	BASE
Employee	\$566.98	\$657.13	\$722.19
Employee + Spouse	\$1,133.96	\$1,314.26	\$1,444.38
Employee + Child/ren	\$1,020.57	\$1,182.84	\$1,299.95
Employee + Family	\$1,700.94	\$1,971.39	\$2,166.56
Employee + Family Dual Spouse	\$1,587.55	\$1,839.97	\$2,022.13

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Rates	BUY-UP	BUY-UP	BUY-UP
Employee	\$665.80	\$771.66	\$848.05
Employee + Spouse	\$1,331.61	\$1,543.34	\$1,821.99
Employee + Child/ren	\$1,198.45	\$1,389.00	\$1,652.38
Employee + Family	\$1,997.41	\$2,315.00	\$2,670.05
Employee + Family Dual Spouse	\$1,864.25	\$2,160.67	\$2,374.58

Rates	HDHP	HDHP	HDHP
Employee	\$543.56	\$629.99	\$692.36
Employee + Spouse	\$1,087.11	\$1,259.96	\$1,384.70
Employee + Child/ren	\$978.40	\$1,133.97	\$1,246.23
Employee + Family	\$1,630.66	\$1,889.93	\$2,077.03
Employee + Family Dual Spouse	\$1,521.96	\$1,763.95	\$1,938.58

Was 6.7% renewal with 18 month contract.

15.9% increase

9.9% rate cap