CSURMA AORMA BENEFITS COMMITTEE MEETING AGENDA
"This is an Open Public Meeting"

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA AORMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

Meeting Date: April 1, 2026

Time: 10:00AM – 11:30AM

Location: Teleconference Location [Join Zoom Meeting]
Meeting ID: 968 4948 6664
Passcode: 818310

Legend: **A** – Action may be taken
I – Information Only

A. **CALL TO ORDER**

1. **Approval of the Agenda** — **A Page 2**
The Committee will be asked to approve today's meeting agenda order

B. **PUBLIC COMMENTS**

1. **Committee Openings**
Announcement of opening for committee chair and vice chair

C. **GENERAL ADMINISTRATION**

1. **Approval of Meeting Minutes – June 30, 2025** — **A Page 3**
As part of the Consent Calendar, the Committee will be asked to approve the minutes of the last meeting.

2. **CSURMA AORMA Benefits Pre-Renewal Review** — **I Page 6**

D. **ADJOURNMENT**

The next CSURMA AORMA Benefits Committee Meeting is TBD

If you have questions regarding the agenda package, please contact
Chloe Smith at chloe.smith@alliant.com / (415) 403-1437 or
Heather McCarthy at Heather.McCarthy@alliant.com /(925) 378-6465

Agenda Item A1

CSURMA AORMA BENEFITS
Committee
Meeting Date: April 1, 2026

APPROVAL OF THE AGENDA

ISSUE: The Committee will be asked to approve the agenda for today's meeting.

RECOMMENDATION: Staff recommends that the Committee approve the agenda as Presented.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S): None

Agenda Item A2
CSURMA AORMA BENEFITS
Committee
Meeting Date: April 1, 2026

APPROVAL OF THE MINUTES

ISSUE: The Committee will be asked to approve the minutes from the benefits committee meeting held on June 30, 2025.

RECOMMENDATION: Staff recommends that the Committee approve the minutes as presented.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S):
CSURMA Benefits Committee Meeting Minutes 06.30.25 DRAFT

A Public Entity Joint Powers Authority
Alliant Insurance Services, Inc 560 Mission Street, San Francsico, CA 94105
Phone: 415-403-1400 Fax: 415-402-0773

DRAFT

MINUTES OF THE CSURMA AORMA BENEFITS COMMITTEE MEETING June 30, 2025 IN PERSON &VIRTUAL ZOOM LOCATION 1:00 PM	
MEMBERS PRESENT Raven Tyson (Chair) – Associated Students, San Diego Rosa Hernandez- Beach Shops, Inc., CSU Long Beach Stephanie Moreno – California State University Long Beach Research Foundation Jennifer Campbell - University Enterprises, Inc., California State University Sacramento Kathryn Weeks – The University Corporation, CSU Northridge Maddison Burton – The University Corporation at Monterey Bay	
MEMBERS ABSENT Leah Mercer – Associated Students CSU Chico	
STAFF, GUESTS, AND CONSULTANTS Chloe Smith - Alliant Insurance Services, Inc. Heather McCarthy - Alliant Insurance Services, Inc. Tom Quirk - Alliant Insurance Services, Inc. Stephanie Tashman – Associated Students Inc., CSULB Sandra Ramirez - Beach Shops, Inc., CSU Long Beach Kristin Chelotti - Associated Students CSU Chico	
A.	**CALL TO ORDER** The meeting was called to order by Maddison Burton at 1:01 PM Motion: Raven Tyson
1.	**Approval of the agenda** Motion: Raven Tyson Moved: Stephanie Moreno Second: Jennifer Campbell
B.	
1.	**PUBLIC COMMENTS** None
C.	
1.	**Approval of Meeting Minutes- June 27, 2024** The committee approved the June 27, 2024, minutes. Motion: Raven Tyson Moved: Jennifer Campbell Second: Stephanie Moreno
2.	**Delta Dental Update** • CA Assembly Bill 1084 will make some required changes to the delta dental plans. The impact is very small but we wanted to call it out. All the changes

DRAFT

	are improvements. Waiting period provisions will be removed and so will the congenital missing tooth clause. • New benefit summaries will be provided for 2026 as well as EOC's **CSURMA Benefits Renewal** • Emails were sent to participating auxiliaries letting them know the renewal changes before this meeting and no feedback was received.
3.	**Approval of the CSURMA AORMA 2026 Renewal** The committee approved the 2026 renewal. Motion: Raven Tyson Moved: Stephanie Moreno Second: Rosa Hernandez
D.	**ADJOURNMENT** A motion to adjourn the meeting was submitted at 1:05 PM. Motion: Raven

CSURMA AORMA

2027 Renewal Strategic Planning

April 1, 2026

Tom Quirk, Lead Consultant
Chloe Smith, Benefit Consultant
Heather McCarthy, Account Manager

Agenda

Agenda

- CSURMA member Update
- Alliant Stewardship Report
  - Financial Overview and Demographics
  - Utilization Review
- Market Update
- PRISM Overview
- Strategic Plan
- Next Steps
- Appendix
  - PRISM Timeline
  - CSURMA AORMA Membership

CSURMA member Update

Priorities and Updates

Organization	Benchmarking	Financial	Reporting	Feedback
• Is the organization facing any specific challenges or pressures? • Union update? • Do you anticipate any requests for benefit or carrier changes?	• How do each of your auxiliaries want to be positioned relative to your peers/ campus? • Does the benefits package offered meet your recruiting needs?	• Should we be mindful of any cost pressures or budget targets?	• Are there any new data questions or metrics you're being asked to report on for leadership?	• Have you received feedback, positive or negative, about the benefit plans and resources intended to support them? • Are there any perceived gaps in your program? • What are employee perceptions of the benefit programs?

*Is there anything else we should know as we discuss your benefits **philosophy** and **strategy**?*

Carrier Satisfaction

- **Medical**
  - Kaiser
  - Anthem
  - Navitus
  - Digbi
- **Delta Dental (PRISM)**
- **VSP (PRISM)**
- **Hartford- Life/AD&D, LTD**
- **Anthem EAP**
- **Metlife - Voluntary Pet Insurance**
- **CHUBB - Voluntary Long-Term Care**
- **TPAs**
  - BCC (PRISM)
- **Alliant**
  - Alliant Service Team
  - Alliant Medicare Solutions (AMS)
  - Alliant Individual Solutions (AIS)

Alliant Stewardship Report

2026 Executive Summary

Plan Stats (All Plans)

$25,232,459
Total 2026 Premiums

13.2%
Overall Increase
2025 to 2026

Medical Stats

1,306
Enrolled in Medical
Employees & Retirees

$17,442
2026 Average Medical Cost
PEPY

2026 Key Strategic Initiatives

Continue to grow the CSURMA AORMA Program	**Provide legislative updates and resources during major events**	**Provide HR teams educational emails for employees related to benefit plans and special programs**
Highlight Mental Well Being Support Tools & benefit	**Other?**	

2025 Key Milestones & Accomplishments

- Implemented CHUBB Voluntary Long-Term Care at 5 Auxiliaries
- 3 Auxiliaries added Anthem EAP benefits
- Implemented Anthem Total Health Plus at no cost to improve member experience and navigation resources for special programs
- Provided more renewal context to all auxiliaries
- Alliant presented at the AOA conference in January on "The State of Our Health & Healthcare"
- Increased participation at AOA breakfast from 40 Registrations in 2025 to 49 Registrations in 2026
- Completed the CSURMA AORMA Benefits Survey and shared data with participating auxiliaries
  - Topics included contribution structure, retiree benefits offered, dental and vision benefit structure, long-term disability, life insurance, voluntary plan, FSA, Dependent care, and parking and transit benefits.

2026 Successes

This past year your Alliant team engaged in the following goals and projects:	
Client Meetings	Committee & Conference Participation ▪ Facilitated 3 Benefits Committee meetings ▪ Presented at the annual AOA conferences ▪ Presented at 1 Officers meetings ▪ Topics were wide-ranging, some examples include CSURMA plan education, performance, market trends, benefits renewal information, SB 729 Updates, legislative updates & more! Coordinated HR admin trainings with several carriers, including the Hartford, BCC, Anthem EAP, and Talkspace Hosted Retiree training to answer frequently asked questions and discuss auditing processes Hosted check-in calls with the CSURMA benefits committee chair to discuss program needs and opportunities for growth.
Renewal & Marketing	Reviewed Renewal rates & plans Implemented Anthem Total Health Select effective 1/1/2026 Provided training on new benefit program Digbi Health Implemented Navitus effective 1/1/2026 and provided employee and employer transition training Prepared and sent custom renewal letters to each auxiliary with Medical, general letter for all others

2026 Successes

This past year your Alliant team engaged in the following goals and projects continued:	
Employee Communication & Open Enrollment Support	• Updated benefit guide template for the 2026 plan year, OE template, OE emails, consolidate enrollment form, virtual bookshelves, administrative guides, new hire checklist, Medicare FAQ's, and value add flyer • Gathered payroll calendars for FSA administration and coordinated FSA changes • Assisted in coordinating carrier attendance at health fairs and requested benefit materials and giveaways for each Medical auxiliary • Alliant Attended 1 in-person health fair, Anthem and Kaiser attended 1 in-person health fair • Provided OE materials to auxiliaries to be shared with employees • Surveyed auxiliaries to find out how they want to receive plan materials, the group was divided so Alliant will continue to post plan materials on the CSURMA.org website and virtual bookshelves.

Compliance	• Provided compliance updates/actions, including Friday Fast Facts (FFF), Gag Clause filling information, and webinars (mental health parity, HIPAA privacy updates)
	• Prepared Signature Ready Form 5500 filling
	• Assisted with questions related to a variety of topics, examples include:
	  ▪ Cobra
	  ▪ Disclosure requirements
	  ▪ ACA tracking, forms and requirements
	  ▪ Compliance questions

Issue Resolution	• Assisted with member issues & questions with various vendors and carriers
	  ▪ Employee questions about benefits
	  ▪ Claims
	  ▪ Expedited/urgent enrollment issues
	  ▪ Cobra renewal/issues

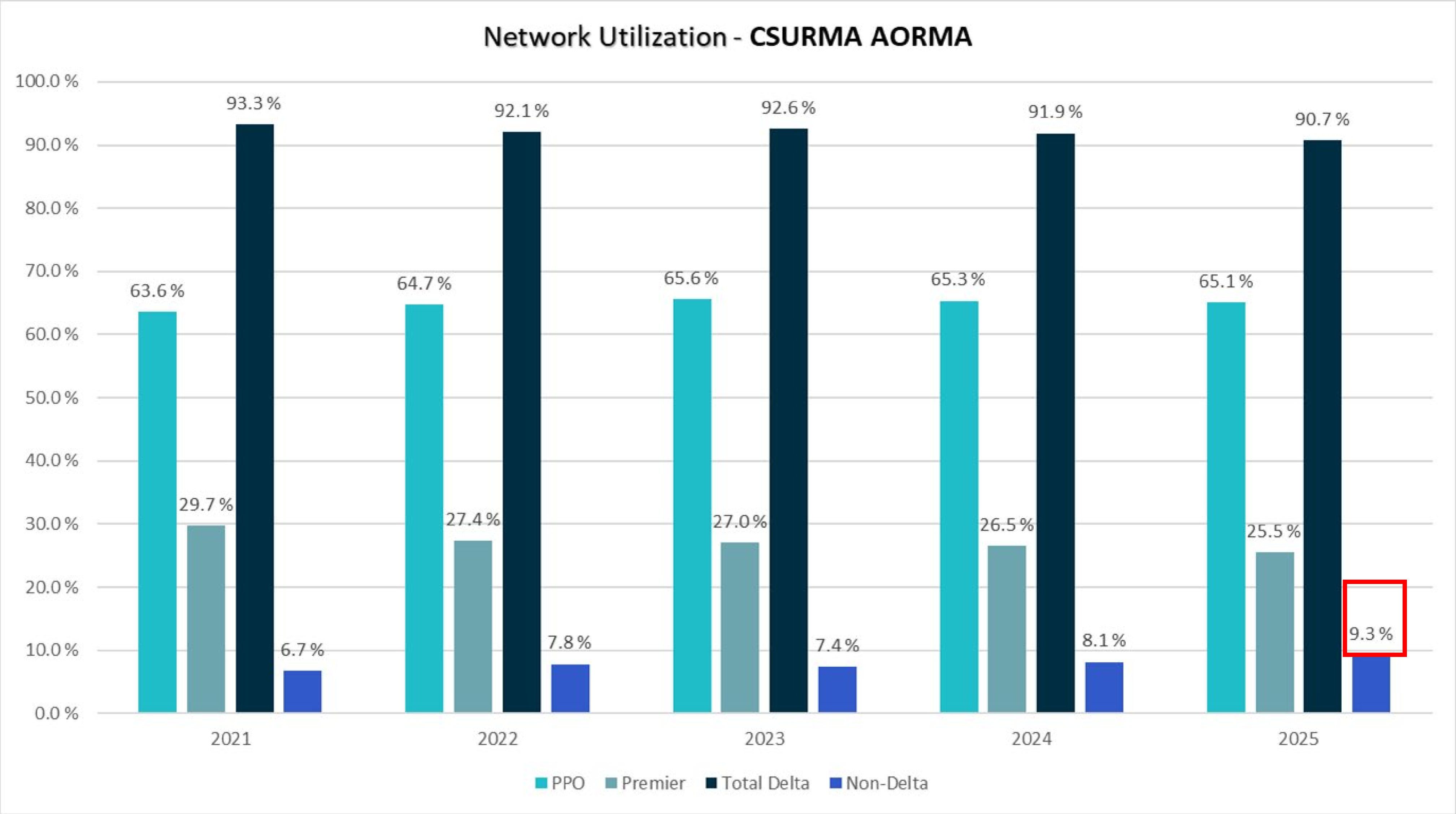
Alliant Resources & Specialty Services

- Compliance Services
- Benefits Strategy
- Analytics and informatics*
- Pharmacy Consulting*
- HR Workplace Services
- Property Casualty & Risk Management*
- Voluntary Benefits
- Health and Productivity*
- Absence, Life & Disability Management*
- Stop Loss Services
- LifeBalance Well-Being Discounts*
- Employer Technology Consulting*
- Alliant Private Client*
- Individual / Medicare Solutions
- Global Workforce Consulting*
- Retirement Plan Consulting*
- Human Capital Consulting*

**Additional fees may apply*

Utilization Review

CSURMA Delta Dental Utilization – 5-year report



CSURMA Dental Utilization Report

Incurred Period: January 1, 2025 - December 31, 2025

Paid Period: January 1, 2025 - January 1, 2026

		CALENDAR YR MAX				
Member Class	Unique Member Count	Unique Utilizer Count		Unique Utilizers Reaching Maximum	Percent of Members Reaching Maximum	Percent of Utilizers Reaching Maximum
Primary Enrollee	2,090	1,275	61.0%	100	4.8%	7.8%
Adult Dependent	775	480	61.9%	44	5.7%	9.2%
Child Dependent	1,017	644	63.3%	23	2.3%	3.6%
Total	**3,882**	**2,399**	**61.8%**	**167**	**4.3%**	**7.0%**

Dental Plan Dollar Banded Report

Banded Range	Utilizers	
<= $629.99	2,528	76.2%
$630 to $1,259.99	441	13.3%
$1,260 to $1,889.99	169	5.1%
$1,890 to $2,519.99	107	3.2%
$2,520 to $3,149.99	53	1.6%
>= $3,150	18	0.5%
Total	**3,316**	**100.0%**

Market Update

Healthcare Trends & Influences

Increase Costs

>9% **Projected Trend** for 2026*

Cancer, circulatory and musculoskeletal conditions drive 54% of all high-cost claimant spending*

High-cost claims **increased faster** than overall claims*

Primary Care

Shortage of Primary Care Physicians by 2037

Delay of Care

One in **three** adults confidently admits to delaying healthcare services

Prescription Drugs

Weight loss drugs are expected to become a $100B market by 2030, with over 30 million GLP-1 users in the U.S. (about 9% of the population)

Artificial Intelligence

Upcoding diagnosis and procedures captured to increase billings for Hospital Systems

Hyper-Personalized, Data-Driven Care Navigation

Uncertain Regulatory Landscape

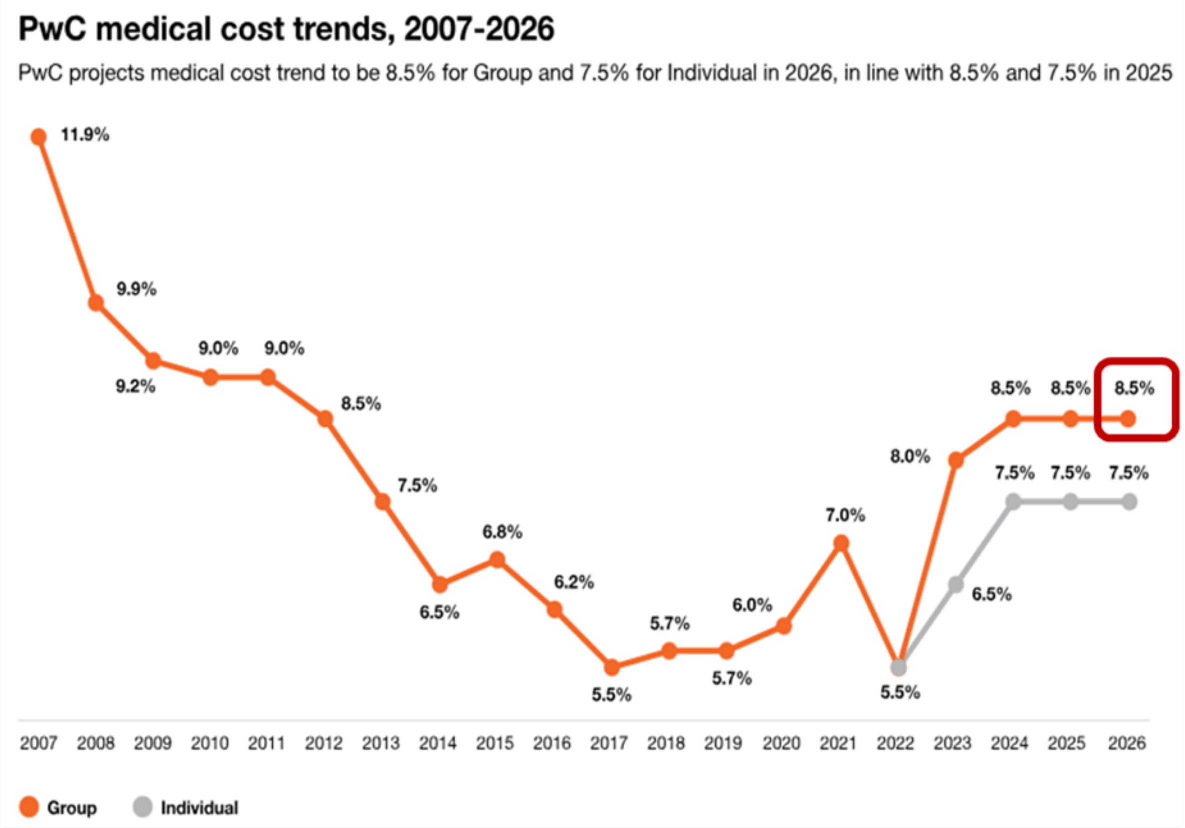
Litigation

O B B B A

Cost Pressures & Risk

PwC Medical Cost Trends

Rising Costs Are A Driving Force Making Healthcare Transformation Inevitable



Claims costs continue to rise as hospitals and health systems shoulder heavier operating outlays and find innovative ways to collect additional revenue. Behavioral health spending is climbing dramatically. Spending on drugs is also increasing, in part due to the popularity of GLP-1s and launches of new drugs.

Medical cost trend pressures are playing out against a backdrop of significant changes in federal health policy and regulation that could lead to declines in federal spending on Medicaid and subsidies for people choosing Affordable Care Act marketplace plans.

CalPERS Update: Plan Changes

2026 Changes

- CVS Caremark replaced OptumRx as the Pharmacy Benefit Manager (PBM) for the following plans:
  - Basic (Non-Medicare): PERS Gold, PERS Platinum, Anthem Traditional and Select, Health Net Salud y Mas, Sharp Health Plan, UnitedHealthcare SignatureValue Alliance and Harmony and Western Health Advantage
  - Medicare: Anthem Blue Cross Medicare Preferred, PERS Gold Medicare Supplement, PERS Platinum Medicare Supplement

Highlights of Changes Expected in 2027

- SB729 (Fertility) Requirements:
  - The HMO plans are required to offer coverage for the diagnosis and treatment of infertility effective July 1, 2027. CalPERS is exploring options to offer coverage to PPO plan members in the future and would bring any proposed changes to PHBC for approval.
- Change to the Blue Shield Medicare Advantage PPO
  - Proposal to separate the pharmacy component from the medical component, which is intended to optimize the potential for a higher reimbursement rate from CMS. A higher reimbursement would result in a reduction in member premiums for the plan.
- Service Area Expansions:
  - CalPERS is working with Blue Shield to expand coverage of the EPO health plan in the specific California ZIP codes that still lack an HMO offering (Alpine, Amador, El Dorado, Nevada, Placer, San Bernadino, Sutter and Yuba County)
  - Kaiser has filed with the State of Nevada to expand the Basic HMO and KPSA plans into the northwestern part of the state.

Important Milestones CalPERS & CSURMA

- **March 17 (CalPERS)**
  - Pharmacy Benefits Transition Update
  - Health Open Enrollment Results
- **May 18(CalPERS)**
  - Health Plan Renewal Negotiation Strategy (Closed Session)
- **June 16 (CalPERS)**
  - Preliminary 2027 HMO and PPO Plan Premiums (Closed/Open Session)
- **July 15-17 Board Offsite (CalPERS)**
  - Approval of 2027 Health Plan Rates
  - IMPORTANT DEADLINE: CalPERS requires 60-day notice from the date the final renewal rates are released of your intent to leave – estimated deadline 8/15 – 8/20
- **September 15 (CalPERS)**
  - Update on Health Benefit Program Proposal proposals for 2028 (Closed Session)
- **November 17 (CalPERS)**
  - Health Benefit Plans Annual Report (HBPAR)
  - Health Benefits Program Proposals for the 2028 Plan Year
- **September/October (CSURMA)**
  - CSURMA AORMA plan education and Open Enrollment
  - All enrollments/changes due by October 31

Source: Pension & Health Benefits Committee, November 18, 2025

CSURMA AORMA Program

CSURMA AORMA Program

PRISM Medical Program

45,000 participants

PRISM Dental Program

103,775 participants

PRISM Vision Program

105,825 participants

Pooled Renewals

- CSURMA-AORMA gets the pooled PRISM Medical Renewal, subject to performance based adjustments
- CSURMA-AORMA gets the pooled PRISM Dental Renewal, subject to performance based adjustments
- CSURMA-AORMA gets the pooled PRISM Vision Renewal

PRISM Health a History of Success

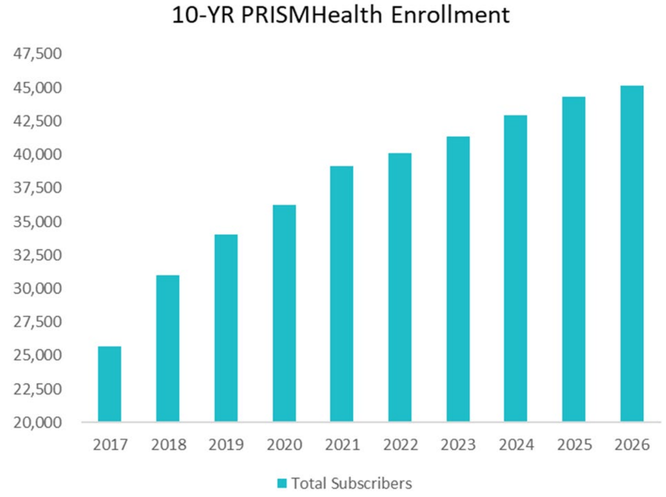
Renewal Results

RENEWAL HISTORY CHART			
Plan Year	**PRISMHealth**	**California PPO (Trend)**	**PERS Platinum PPO (Previously PERSCare)**
2018	3.6%	9.0%	-6.1%
2019	4.0%	9.0%	19.8%
2020	2.8%	7.0%	6.5%
2021	5.2%	7.0%	12.3%
2022	-1.7%	7.0%	-14.8%
2023	8.9%	8.0%	14.5%
2024	12.3%	8.0%	12.2%
2025	4.7%	8.0%	9.8%
2026	14.2%	8.0%	13.2%
AVERAGE	**6.0%**	**7.9%**	**7.5%**

2022 PERSChoice plan was terminated and replaced with PERSCare (now called PERS Platinum). Increases reflective of PERS Platinum/PERSCare historically.

Growth

- ❑ Began with founding 3 Members at 4,000 covered lives and $30M in annual premium
- ❑ For 2026, **45,000** covered lives and **$930M** annual premium
- ❑ Recent Growth in covered lives:
  - ✓ 2025 – 3%
  - ✓ 2024 – 4%
  - ✓ 2023 – 3%



Summary of 2026 Renewals

Line of coverage	*Vendor*	*Renewal Date*	*Funding*	*Results*
Medical & RX	Anthem & Kaiser	**01/01/2026**	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	+14.8% Overall
Dental	Delta Dental	**01/01/2026**	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	PPO (-0.4%) HMO Rate Pass 0% No Change
Vision	VSP	**01/01/2026**	Fully Insured	Rate Guarantee 0%
Life/AD&D/LTD/STD	The Hartford	**01/01/2026**	Fully Insured	Rate Guarantee 0%
FSA/Limited FSA/DCFSA	BCC	**01/01/2026**	Self-Funded	No Change 0%
EAP	Anthem EAP	**01/01/2026**	Fully Insured	No Change 0%

Historical Renewal Initiatives and Outcomes

Alliant Insurance Services

2022	2023	2024	2025	2026

• Medical – No Change
• Dental – No Change
• Vision – No Change
• Life & Disability – No Change
	• Medical – No Change
	• Dental – No Change
	• Vision – No Change
	• Life & Disability – No Change
	• **New Program Resources & Voluntary Benefits:**
	  • Added Anthem EAP
		• Medical – No Change
		• Dental – No Change
		• Vision – No Change
		• Life & Disability – No Change
		• **New Program Resources & Voluntary Benefits:**
		  • Talkspace Buy up options added for psychiatry and self-guided app for auxiliaries who offer Talkspace
		  • Added MetLife Pet insurance as a voluntary benefit effective 1/1/2024
			• Medical – No Change
			• Dental – No Change
			• Vision – No Change
			• Life & Disability – No Change
			• **New Program Resources & Voluntary Benefits:**
			  • Added CHUBB voluntary Long-Term Care effective 1/1/2025
				• Medical – No Change
				• Dental – AB1048 Updates – Removed waiting procedural waiting periods, removed missing tooth clause & congenitally missing tooth clause.
				• Vision – No Change
				• Life & Disability – No Change
				• **New Program Resources & Voluntary Benefits:**
				  • Added Anthem Total Health Select 1/1/2026
				  • New Pharmacy Benefit manager – Navitus 1/1/2026
				  • New chronic condition and weight management partner implemented for Anthem members – Digbi Health 1/1/2026

Benefits Renewal Result **-$1,555,873 (-8.6%)**	Benefits Renewal Result **$1,441,433 (+8.3%)**	Benefits Renewal Result **$2,125,088 (+11.4%)**	Benefits Renewal Result **$1,163,435 (+5.5%)**	Benefits Renewal Result **$2,936,411 (+13.2%)**

Average 5-year Renewal* = *+5.96%

2026 Financial Overview

Alliant Insurance Services

Lines of Coverage	Pre-OE Enrollment	Prior-Year 2025	Renewal 2026	% Δ	EE Lives	# Δ	Current 2026	% Δ	Rate Guarantee
PRISM Kaiser 15 Traditional	**446**	$5,363,976	$6,158,988	14.8%	**484**	38	$6,982,344	30.2%	1/1/2026 - 12/31/2026
PRISM Kaiser 20 Traditional	**202**	$3,105,564	$3,566,052	14.8%	**216**	14	$3,810,264	22.7%	1/1/2026 - 12/31/2026
PRISM Anthem HMO Select $15	**16**	$230,196	$264,372	14.8%	**22**	6	$307,680	33.7%	1/1/2026 - 12/31/2026
PRISM Anthem HMO Full $20	**251**	$3,970,092	$4,559,268	14.8%	**259**	8	$4,774,332	20.3%	1/1/2026 - 12/31/2026
PRISM Anthem EPO	**48**	$969,708	$1,113,384	14.8%	**56**	8	$1,316,496	35.8%	1/1/2026 - 12/31/2026
PRISM Anthem PPO 90	**70**	$1,817,808	$2,087,136	14.8%	**74**	4	$1,997,388	9.9%	1/1/2026 - 12/31/2026
PRISM Anthem PPO 80	**174**	$3,668,676	$4,212,552	14.8%	**194**	20	$4,651,920	26.8%	1/1/2026 - 12/31/2026
PRISM Anthem HDHP I	**2**	$25,344	$29,088	14.8%	**3**	1	$70,356	177.6%	1/1/2026 - 12/31/2026
PRISM Anthem HDHP II	**0**	$0	$0	n/a	**0**	0	$0	n/a	1/1/2026 - 12/31/2026
KPSA	**94**	$506,484	$556,119	9.8%	**95**	1	$548,220	8.2%	1/1/2026 - 12/31/2026
HMO Medicare COB (Select Network)	**0**	$0	$0	n/a	**0**	0	$0	n/a	1/1/2026 - 12/31/2026
HMO Medicare COB (Full Network)	**0**	$0	$0	n/a	**0**	0	$0	n/a	1/1/2026 - 12/31/2026
PPO Medicare COB EGWP	**97**	$687,264	$789,012	14.8%	**97**	0	$788,028	14.7%	1/1/2026 - 12/31/2026
PRISM Delta Dental DHMO	**248**	$75,634	$75,634	0.0%	**221**	-27	$69,727	-7.8%	1/1/2025 - 12/31/2026
PRISM Delta Dental Premier PPO	**1,777**	$1,645,174	$1,640,360	-0.3%	**1,808**	31	$1,620,130	-1.5%	1/1/2026 - 12/31/2026
PRISM VSP Vision	**2,163**	$340,628	$340,628	0.0%	**2,222**	59	$347,596	2.0%	1/1/2026 - 12/31/2028
The Hartford - Basic Life	**1,671**	$105,146	$105,146	0.0%	**1,673**	2	$107,364	2.1%	1/1/2025 - 12/31/2026
The Hartford - Basic AD&D	**1,671**	$17,589	$17,589	0.0%	**1,673**	2	$17,822	1.3%	1/1/2025 - 12/31/2026
The Hartford - Dependent Life	**18**	$84	$84	0.0%	**18**	0	$84	0.0%	1/1/2025 - 12/31/2026
The Hartford - Retiree Life	**4**	$552	$552	0.0%	**4**	0	$552	0.0%	1/1/2025 - 12/31/2026
The Hartford - Long Term Disability	**1,193**	$243,722	$243,722	0.0%	**1,231**	38	$260,829	7.0%	1/1/2025 - 12/31/2026
PRISM Anthem EAP	**727**	$15,991	$15,991	0.0%	**890**	163	$20,218	26.4%	1/1/2023 - 12/31/2026
TalkSpace	**100**	$4,500	$4,500	0.0%	**100**	0	$4,500	0.0%	1/1/2026 - 12/31/2026
BCC Administration	**1,400**	$8,400	$8,400	0.0%	**1,500**	100	$9,000	7.1%	1/1/2026 - 12/31/2026
TOTAL ANNUAL PREMIUM		**$22,802,533**	**$25,788,579**	**13.1%**			**$27,156,630**	**19.1%**	

[1] Med/Den/Vis enrollment counts updated February 2026, Medical Enrollment includes Actives, Early Retirees and Medicare Retirees / Combo Rates for Anthem plans only; Ancillary Enrollment includes Actives and Retirees.

[2] The Hartford enrollment and volume amounts from premium report as of January 2026

[3] Groups with less than 100 enrolled are billed as if 100 employees. CSU Dominguez Hills Foundation enrollment is 74 as of January 2026, rounded up to the 100-life minimum.

CSURMA AORMA Medical Renewal History

CSURMA AORMA 5 Year Medical Renewal History:
(+6.9%) increase in rates

Medical	2022	2023	2024	2025	2026	5-Year Average
CSURMA	**-8.8%**	**9.7%**	**13.0%**	**5.7%**	**14.8%**	**6.9%**
Kaiser	*-8.8%*	*9.7%*	*13.0%*	*5.7%*	*14.8%*	*6.9%*
Anthem	*-8.8%*	*9.7%*	*13.0%*	*5.7%*	*14.8%*	*6.9%*
PRISM Health	-1.7%	8.9%	12.3%	4.7%	14.2%	7.7%
California PPO (Trend)	7.0%	8.0%	8.0%	8.0%	8.0%	7.8%
PERS Choice/Platinum PPO[1,2]	11.5%	14.5%	12.2%	9.8%	13.2%	12.2%

[1]2022 PERS Choice plan PPO terminated in 2022 and members moved to PERS Platinum (formerly called PERS Care), thus 2022 rate change represents movement from PERS Choice to the higher cost, richer benefit PERS Platinum plan, statewide rates.

CSURMA AORMA Ancillary Renewal History

CSURMA AORMA 5 Year Vision Renewal History:
No change in rates - 0%

VSP (PRISM)	2022	2023	2024	2025	2026	5-Year Average
Vision	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

CSURMA AORMA 5 Year Dental Renewal History:
No change in rates - 0% DHMO, (-0.8%) reduction in rates PPO

Dental (PRISM)	2022	2023	2024	2025	2026	5-Year Average
DHMO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
DPPO	-3.8%	-1.7%	-1.8%	3.9%	-0.4%	-0.8%

CSURMA AORMA 5 Year Life/Disability Renewal History:
No change in rates - 0%

Hartford (Direct)	2022	2023	2024	2025	2026	5-Year Average
Life and Disability	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

PRISMHealth

Program Enhancements & Services

Additional programs also offered by PRISM carrier partners but here are a few that are offered directly through PRISMHealth:

Hinge Health

- Digital musculoskeletal PT program
- Offers free wearable devices
- Available for preventative, acute, and chronic needs
- No member expense to participate
- Available to PPO & HDHP enrollees

CSURMA had less than 50 participants in 2025

Carrum

- Surgery benefit available to PPO plan members waives co-insurance and deductibles for hip/knee replacements and many spine surgeries when utilizing Scripps “Center of Excellence”
- Travel Expenses covered for patient and one companion
- Available to PPO & HDHP enrollees
- Oncology Benefit – Guidance for all Cancers – Treatment for Breast Cancers

CSURMA had 1 member consult with Carrum in 2025

Digbi Health (replaced Livongo 1/1/26)

- Diabetes Management + More!
- Personalized Care pathways tailored to individual members
- Provides coaches, nutritionists and resources to support members with conditions such as diabetes, obesity, immune and digestive disorders

Rx’n Go

- $0 mail order generic prescription service for maintenance medications

CSURMA had 8 unique users and an estimated member savings of $206.25

Anthem Live Health Online Visits

- Virtual Care visits

CSURMA had 15 unique members use LHO with a total of 25 visits

PRISMHealth Wellness Dollars:

- PRISMHealth carriers provided the pool with wellness dollars for members. Funds are made available to Anthem and Kaiser members and are to be used for wellness initiatives.

CSURMA receives Wellness Dollars every year, we should have the 2026 amounts by end of March.

2026 Strategy

Upcoming CSURMA Projects & Trainings

Communications Survey Alliant will be sharing a communications survey to find out what topics/categories are of interest to HR teams.

Examples include:

- National health observance
- Benefits in focus
- Voluntary benefits (Pet insurance, Anthem EAP, TalkSpace, CHUBB long-term care)
- Value added service (Hinge, Livongo(replacing with Digbi 01/01/2026, Alliant Medicare Solutions, Lark)

HR Meet & Greets- Alliant will continue to schedule check-ins with HR teams to answer your teams questions, discuss how your service team can better assist you, and discovering if there are additional trainings that would be useful for your organization

Trainings – Alliant will send out a survey to auxiliaries to find out what trainings auxiliaries would be interested in for 2026.

Topics include:

BCC portal training, Hartford admin training, Hartford billing training, EAP training for those who offer, and more

Program & Strategy

Line of Business	Current Programs	Considerations
BENEFIT OFFERINGS		
• **Core Benefits**	☑ PRISM Medical, dental, vision, EAP ☑ Hartford Life & D	☐ Any updates/considerations?
• **TPA Services**	☑ Flexible Spending Accounts ☑ Health Savings Accounts ☑ Transportation Accounts	☐ Any new resources needed?
• **Employee Support Programs**	☑ Hartford EAP– 3 sessions per incident ☑ Anthem EAP – buy up 5 or 8 session options ☑ Pathwise Financial Wellness	☐ Any new resources needed? ☐ **Changes to Pathwise resource, will review options for June meeting**
• **Voluntary/Worksite Benefits**	☑ MetLife Voluntary Pet Insurance ☑ CHUBB Voluntary Long Term Care	☐ Interest in other benefits?

Strategy & Considerations

Consideration	Process & Notes
Program Growth	- Promotion and Outreach
Program Enhancements/Considerations	- Voluntary Benefits? - Other?
Education & Training	- Continue to offer training to HR teams throughout the year
Employee Communications	- Continue with quarterly communications to promote value adds within the carrier or PRISM program - Continue Sharing Strive Newsletters monthly
Symposium Attendance	- Northern California PRISM Symposium- 4/30/2026 – Leah Mercer attending!
Additional requests/ ideas?	
Next Committee Meeting	- TBD – End of June/ 2 weeks later for approval

2027 Timeline

Alliant Insurance Services

1/1 Timeline

March 2026
Preliminary Renewal & Strategy Discussion

April 2026
Marketing
(if applicable)

June 2026
Present Renewal and Marketing Results

July 2026
Renewal Decisions; Carrier Implementations begin
(if applicable)

October 2026
Open Enrollment + Plan Changes / Notifications to Carriers

January 1, 2027

Appendix

PRISM Timeline

PRISMHelath Renewal Milestones

March - April	Pre-renewal meetings with Clients
March - April	**Submit plan changes for underwriting review and decrements**
May 22nd	Committee Approves Health Renewal
May - June	Renewal Letters released to clients •Clients considering exiting PRISMHealth must give notice to PRISM by June 1st
May - June	**Renewal meetings with Clients**
July	Clients review renewal and make decisions on changes
August	**August 1st - Clients confirm renewal** **August 15th - Clients confirm any changes** •Changes submitted after August 15th *will delay open enrollment, ID cards, etc.* •**No changes will be accepted after September 1st**
September	September 1st- All renewals not yet confirmed are *auto-confirmed with no changes*
September	Member open enrollment materials developed and sent by Clients to members Clients and Alliant Service teams audit any changes in TPA system for accuracy
October	October 1st - 31st- PRISMHealth Open Enrollment
November	November 1st - 7th- Clients review open enrollment changes and submit any last minute adjustments to TPA November 7th – 30th TPA creates test files and begins testing files with carriers
December	December 1st - PRISMHealth files sent to carriers ID cards generated and mailed to members
January 1st	Plans active and ready for members to access care

CSURMA AORMA Plan Membership

CSURMA AORMA Participating Auxiliaries

Medical/Ancillary

Associated Students Inc., CSULB
Associated Students Inc. (SJSU)
Associated Students of San Diego State
Aztec Shops, LTD (SDSU)
Cal State Fullerton University Auxiliary Services Corp.
Cal State Los Angeles University Auxiliary Services Inc.
Cal State University Dominguez Hills Foundation
California State University San Marcos Corporation CSUSM
CSU Sacramento University Enterprises, Inc.
CSULB Research Foundation
Forty-Niner Shops, Inc. (CSULB)
University Corporation at Monterey Bay
Associated Students of CSU Chico

Ancillary Only

Associated Students Inc. at CSLA
Spartan Shops, Inc. (SJSU)
Associated Students Inc. (CSUSB)
Associated Students Inc., Incorporated of California State University Stanislaus
Associated Students of CSU Fullerton
CSU Bakersfield Auxiliary for Sponsored Plans Administration
CSU Bakersfield Foundation
CSUDH Associated Students Inc.
CSUDH Donald P. & Katherine B. Loker Univ. Student Union Inc.
Santos Manuel Student Union (CSUSB)
Student Union at Cal State LA
Student Union of San Jose State University
The University Corporation (CSUN)
University Student Union of CSU Stanislaus
Associated Students Inc. (CSUN)
Associated Students Inc. (SFSU)
Associated Students Inc., Cal Poly Pomona
Towers Foundation (SJSU)
Associated Students Inc., CSU Fresno
Auxiliary at Fresno – Bulldog Foundation
CI University Auxiliary Services, Inc
(formerly Univ GlenCorp at Channel Islands)
CSU Fresno Association
CSU Fresno Foundation
Fresno State Programs for Children
SJSU Research Foundation
The Agricultural Foundation of CSU Fresno

CSURMA AORMA Medical Plan Membership

Anthem Enrollment	2023	2024	2025	2026	#Δ
Anthem EPO					
Actives	40	41	48	56	8
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*40*	*41*	*48*	*56*	*8*
PRISM Anthem HMO Select $15					
Actives	22	18	16	22	6
Non-Medicare Retirees	1	1	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*23*	*19*	*16*	*22*	*6*
PRISM Anthem HMO Full $20					
Actives	206	217	239	259	20
Non-Medicare Retirees	14	14	12	9	-3
Medicare Retirees	0	0	0	0	0
Subtotal	*220*	*231*	*251*	*268*	*17*
PRISM Anthem PPO 80					
Actives	152	145	154	172	18
Non-Medicare Retirees	20	22	20	22	2
Medicare Retirees	0	0	0	0	0
Subtotal	*172*	*167*	*174*	*194*	*20*
PRISM Anthem PPO 90					
Actives	85	64	70	73	3
Non-Medicare Retirees	0	0	0	1	1
Medicare Retirees	0	0	0	0	0
Subtotal	*85*	*64*	*70*	*74*	*4*
PRISM Anthem HDHP I					
Actives	1	2	2	3	1
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*1*	*2*	*2*	*3*	*1*
PPO Medicare COB EGWP					
Actives	0	0	0	0	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	85	87	97	97	0
Subtotal	*85*	*87*	*97*	*97*	*0*
Anthem Total	**626**	**611**	**658**	**714**	**56**

Kaiser Enrollment	2023	2024	2025	2026	#Δ
PRISM Kaiser 15 Traditional					
Actives	432	454	430	465	35
Non-Medicare Retirees	22	20	16	19	3
Medicare Retirees	0	0	0	0	0
Subtotal	*454*	*474*	*446*	*484*	*38*
PRISM Kaiser 20 Traditional					
Actives	146	156	197	210	13
Non-Medicare Retirees	5	0	5	6	1
Medicare Retirees	0	0	0	0	0
Subtotal	*151*	*156*	*202*	*216*	*14*
KPSA					
Actives	0	0	0	0	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	84	90	94	95	1
Subtotal	*84*	*90*	*94*	*95*	*1*
Kaiser Total	**689**	**720**	**742**	**795**	**53**

	2023	2024	2025	2026	#Δ
Medical Grand Total	**1,315**	**1,331**	**1,400**	**1,509**	**109**

CSURMA AORMA Ancillary Plan Membership

Dental

PRISM Delta Dental DHMO	2023	2024	2025	2026	#Δ
Option 10A	214	232	248	221	-27
Option 11A	0	0	0	0	0
Option 12A	0	0	0	0	0
Total	**214**	**232**	**248**	**221**	**16**

PRISM Delta Dental Premier PPO	2023	2024	2025	2026	#Δ
Option A	162	167	173	188	15
Option B	1,072	1,124	993	1,232	239
Option C	358	351	611	388	-223
Total	**1,592**	**1,642**	**1,777**	**1,808**	**31**

	2023	2024	2025	2026	#Δ
Dental Grand Total	**1,806**	**1,874**	**2,025**	**2,029**	**4**

Vision

PRISM VSP Vision	2023	2024	2025	2026	#Δ
Option A - Signature Enhanced Plan B	133	139	166	174	8
Option B - Signature Plan C	1,055	1,135	1,377	1,372	-5
Option C - Choice A with Tints	423	419	296	329	33
Option D - Choice Plan C with Tints & CVC	298	334	324	347	23
Total	**1,909**	**2,027**	**2,163**	**2,222**	**59**

Life and Disability

The Hartford Life and Disability	2023	2024	2025	2026	#Δ
Basic Life / AD&D	1,535	1,567	1,671	1,673	2
Retiree Life	4	4	4	4	0
Dependent Life	19	18	18	18	0
Voluntary Life	197	202	215	230	15
Long Term Disability	1,087	1,097	1,193	1,231	38
Short Term Disability	77	80	66	0	-66

Dental and Vision enrollment counts updated with February 2026 BCC Census Data
Life and Disability enrollment counts updated with January 2026 Hartford Premium Report Data

2026 Plan changes

Navitus

- Express Scripts (ESI) had been the Pharmacy Benefit Manager (PBM) for PRISMHealth since 2003, the inception of the program.
- Navitus was chosen eff. 1/1/2026. Founded in 2003 as an alternative to traditional PBM models and removes unnecessary cost from the drug supply chain, making medications more affordable.
- 8.7M covered lives
  - 2.3M members in California
  - 3M public agency members
  - 96K Medicare EGWP members
- Navitus transitioned nearly **3,000** plans for 1/1/2026.
- Top 5 Reasons for selecting Navitus:
  1. Transparent Pass-Through Model
  2. Formulary & Cost Control Approach
  3. Proven track record managing pharmacy trend
  4. Low disruption
  5. Member experience/CEC

Chronic Conditions / Weight Management Vendor Update

- **Implemented Digbi effective 1/1/2026**
  - One vendor that can address broader Chronic Conditions:
    - Diabetes, Hypertension, Hyperlipidemia, Pre-Diabetes, Weight Management, Digestive Health, and more
  - Eligibility for the Digbi Health Program: Medically Enrolled, 18 years and older AND one of the following:
    - BMI of 25 to 29, with a related comorbidity
    - BMI of greater than 30
    - Diagnosed with Type 2 Diabetes or Pre-Diabetes
    - Hypertension or High Cholesterol
    - Diagnosed with Irritable Bowel Syndrome (IBS) or Inflammatory Bowel Disease (IBD), including Crohn's disease and Ulcerative colitis.
  - Covering Weight Loss GLP-1s through PRISMHealth program with new criteria:
    - BMI >40 w/o comorbidities, 35-39 w/1 or more comorbidity.
    - Patient must be concurrently enrolled and participating in the Digbi Health Program.
    - Initial approval length: 6 months.
  - GLP-1 Weight Loss Reauthorization Approval
    - Patient has been receiving GLP-1 medication for up to 6 months and has weight loss greater than or equal to 5% from established baseline weight.
    - Patient has been receiving GLP-1 greater than 6 months and is continuing to experience or maintain weight loss.
    - Patient has remained adherent for preceding 4 months and has continued to participate and remain engaged in the Digbi Health Program.

Alliant