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:	March 26, 2025	**Location:**	Teleconference Location Join Zoom Meeting
Time:	10:00AM – 11:30AM		Meeting ID: 928 2791 5088 Passcode: 181811
		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

C. GENERAL ADMINISTRATION

1. **Approval of Meeting Minutes – June 27, 2024** — **A Page 3**
   As part of the Consent Calendar, the Committee will be asked to approve the minutes of the last meeting.
2. **Alliant Introduction of Anthem Total Health** — **I Page 6**
3. **Anthem Total Health Presentation** — **I Page 7**
4. **CSURMA AORMA Benefits Pre-Renewal Review** — **I Page 23**

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

California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

Agenda Item A1

CSURMA AORMA BENEFITS Committee
Meeting Date: March 26, 2025

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: March 26, 2025

APPROVAL OF THE MINUTES

ISSUE: The Committee will be asked to approve the minutes from the benefits committee meeting held on June 27, 2024.

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 06.27.24 DRAFT

MINUTES OF THE CSURMA AORMA BENEFITS COMMITTEE MEETING June 27, 2024 IN PERSON &VIRTUAL ZOOM LOCATION 8:00 AM	
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 Leah Mercer – Associated Students CSU Chico Maddison Burton – The University Corporation at Monterey Bay	
MEMBERS ABSENT None	
STAFF, GUESTS, AND CONSULTANTS Chloe Smith - Alliant Insurance Services, Inc. Heather McCarthy - Alliant Insurance Services, Inc. Tom Quirk - Alliant Insurance Services, Inc.	
A.	**CALL TO ORDER** The meeting was called to order by Raven Tyson, Chair at 8:05 AM Motion: Raven
1.	**Approval of the agenda** Motion: Raven Tyson (Chair) Moved: Rosa Hernandez Second: Leah Mercer
B.	
1.	**PUBLIC COMMENTS** Heather McCarthy: Long-Term Care – The committee has decided to move forward with offering long-term care on a voluntary basis. CHUBB let us know that we will only need 10 applications for CSURMA as a whole and billing will be offered via ACH. Initial enrollment will be held 10/1/2024 and plans will be effective 01/01/2025. Plan Changes: IRS regulations changed the HDHP plan deductible for 2025 but only two members are enrolled in that plan so the impact was minimal.
C.	
1.	**Approval of Meeting Minutes- June 17, 2024** The committee approved the April 24, 2024, minutes. Motion: Raven Tyson (Chair) Moved: Stephanie Moreno Second: Rosa Hernandez

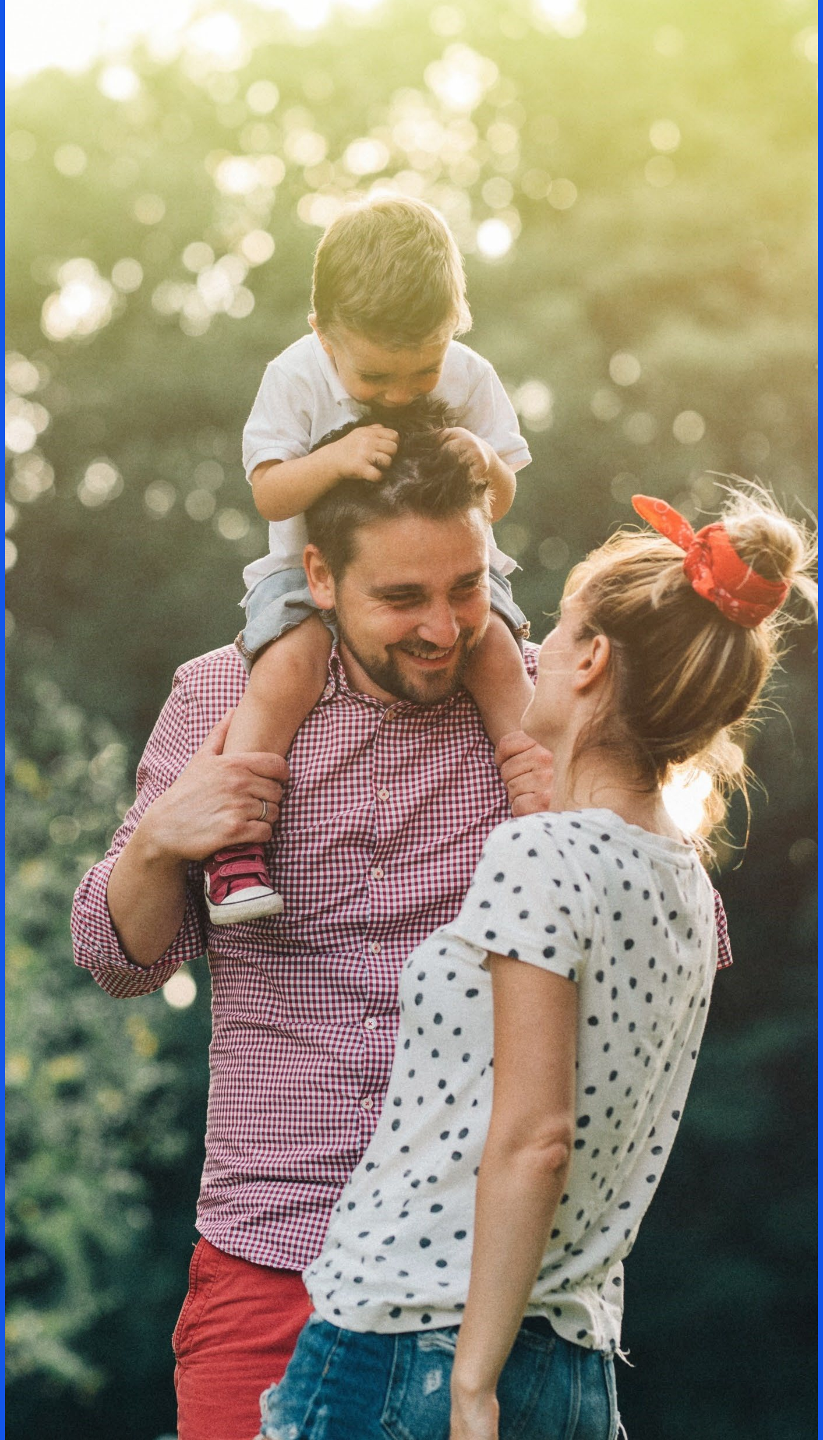
California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

2.	**Approval of 2025 Benefits Renewal** The committee approved the 2025 benefits renewal. Motion: Raven Tyson (Chair) Moved: Stephanie Moreno Second: Jennifer Campbell
D.	**ADJOURNMENT** A motion to adjourn the meeting was submitted at 08:09 AM. Motion: Raven

Anthem Total Health Introduction
By: Alliant Team

Total Health Select

Championing your employee's care through advocacy



Total Health Select

Advocacy that creates a simple, intuitive, guided, and personalized experience for your employees

- Real-time data and analytics
- Healthcare expertise
- Provider relationships

Leading a shift to whole-health

From insurance carrier to advocacy company

1990's–2008

- Standard utilization management and case management
- Specific condition care

2008–2018

- Foundational packages
- Health Guide

2018–2022

- Total Health, Total You

  >140 clients
  4.1M members
  served in 2024

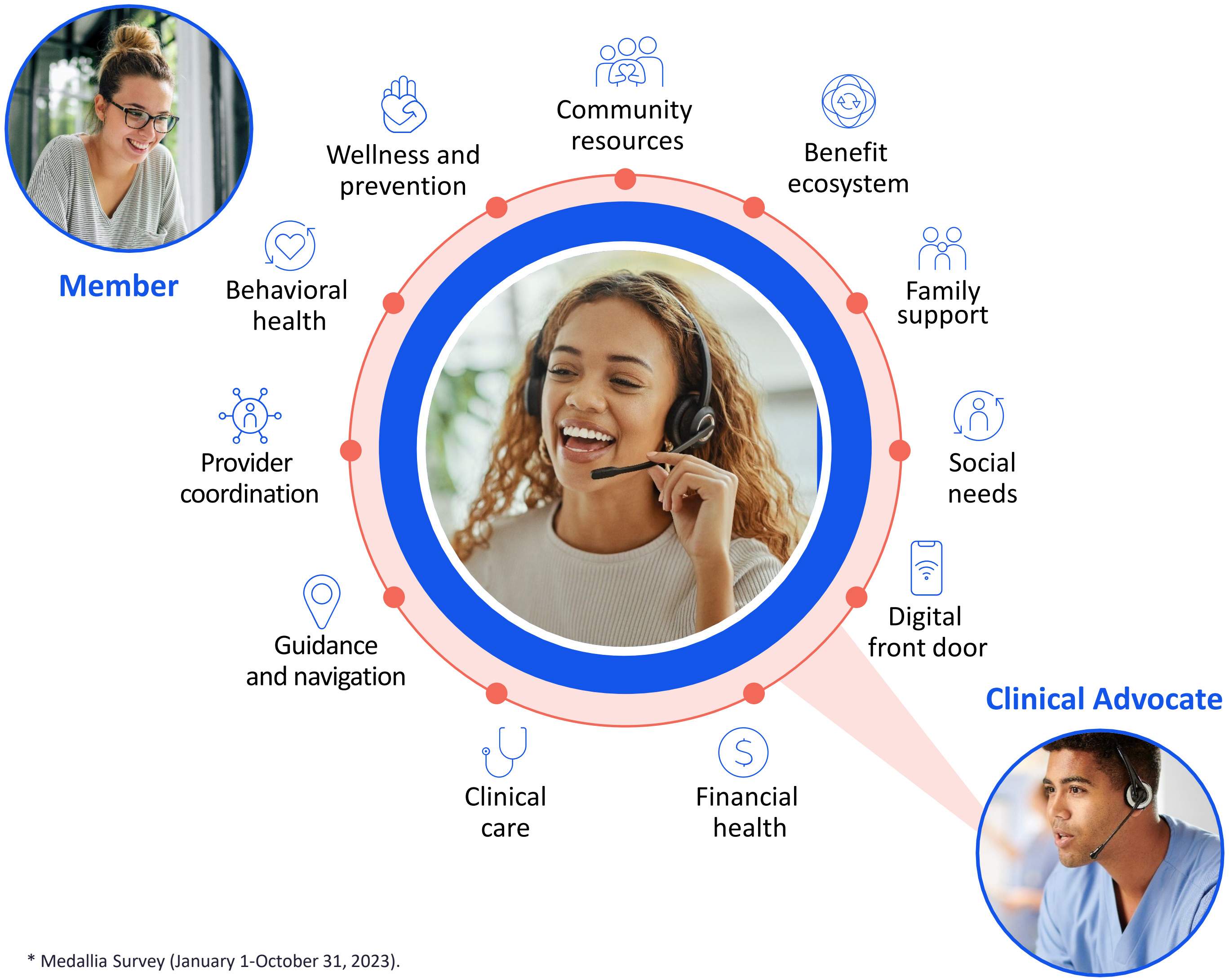
- Wellbeing Solutions

2023 →

- Total Health Complete

  >55 clients
  1.2M members
  served in 2024

Providing unmatched support through proactively assigned Family Advocates



* Medallia Survey (January 1-October 31, 2023).

Experience makes an impact

Average tenure of Anthem advocate team associates

Leadership: **25 years**

Operations experts: **10 years**

Family Advocates: **4 years**

Clinical Advocates: **5 years**

Consumer effort score*	Net Promoter Score® (NPS®)
92.4%	**82**

Inquiry resolution*

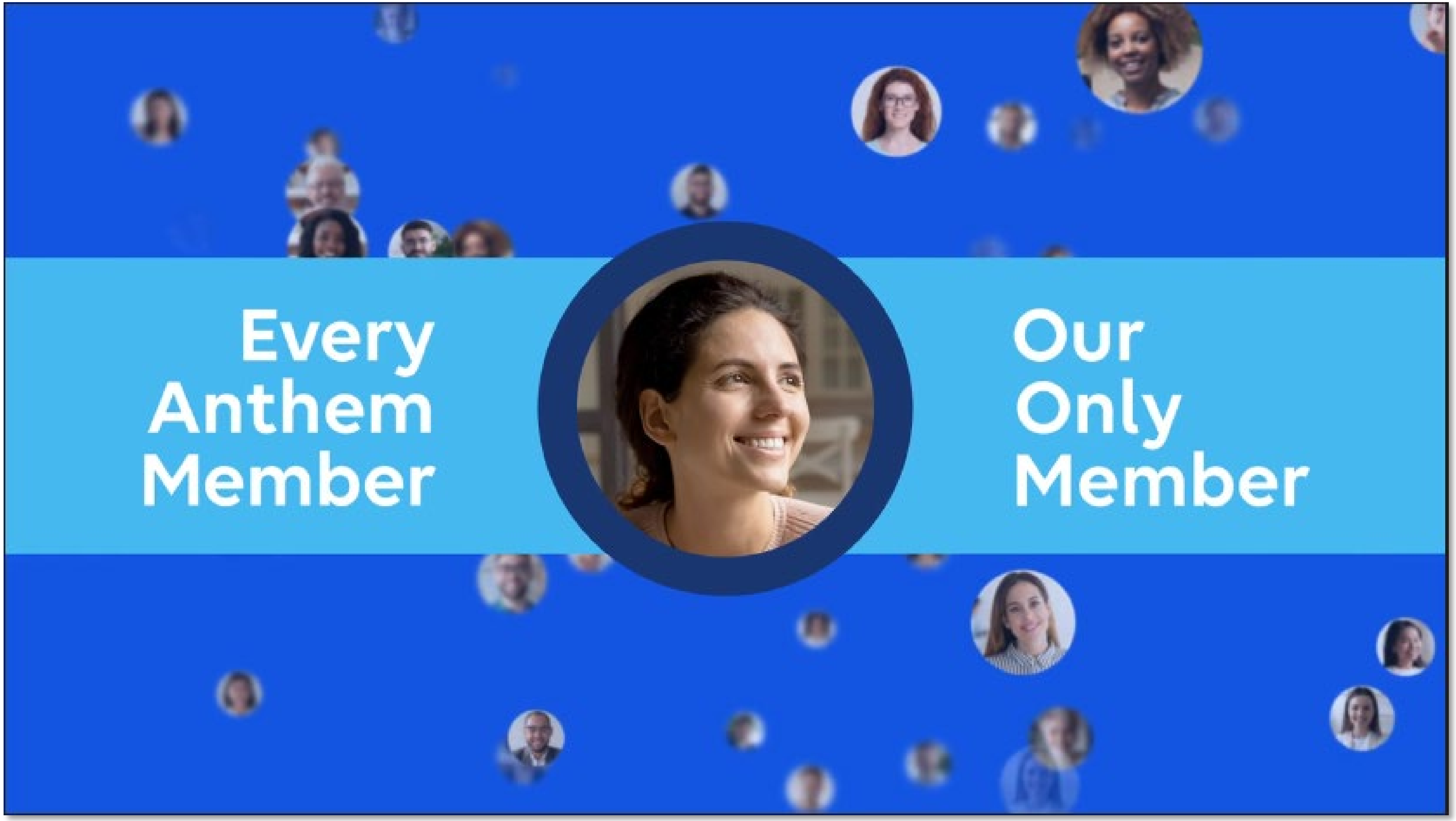
88%

Making exceptional member experiences possible

Investments in people, technology, and clinical integration

- Proactively assigned Family Advocate for the entire family
- Connected desktop experience (clinical platform) with visibility to CarelonRx pharmacy and care teams
- Rapid response team of experts
- Authorization tracking
- Development of advocacy plans
- Ability to answer 3rd party specialty benefit inquiries without transfer
- Inclusivity sensitivity training for member-facing team
- Enhanced speech analytics and natural language processing
- In-house medical and behavioral health expertise
- Sydney℠ Health app guided navigation
- Smart Provider Search
- Multichannel communications (click to chat, click to call, text)

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.


Every Anthem Member
Our Only Member

Connected desktop experience

Advocacy care team

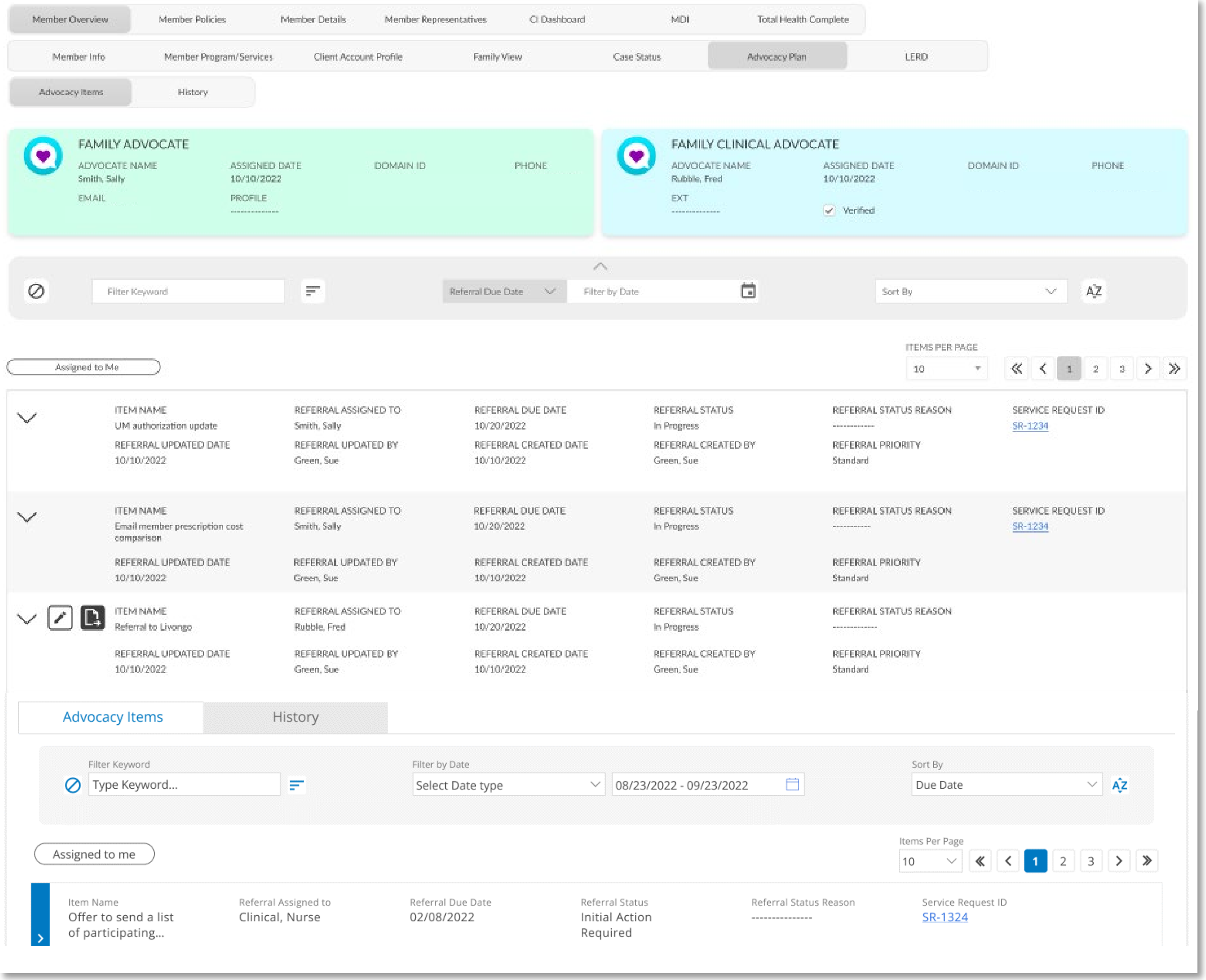
Advocates get a full view of a member's care team, enabling them to make seamless connections and address member care needs.

Assigned actions

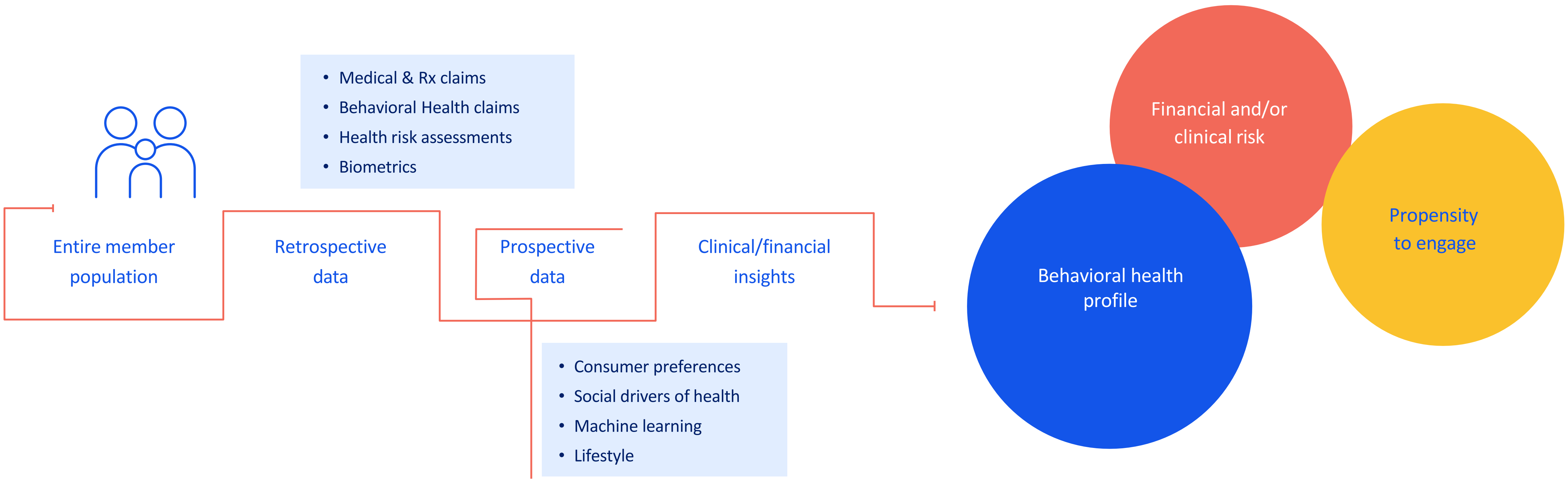
Advocates can stay on top of promised actions and see a full history of member interactions for a more personalized experience.

Advocacy plans

The entire care team can view the advocacy plan and work with the member on the next best steps to improve their health.

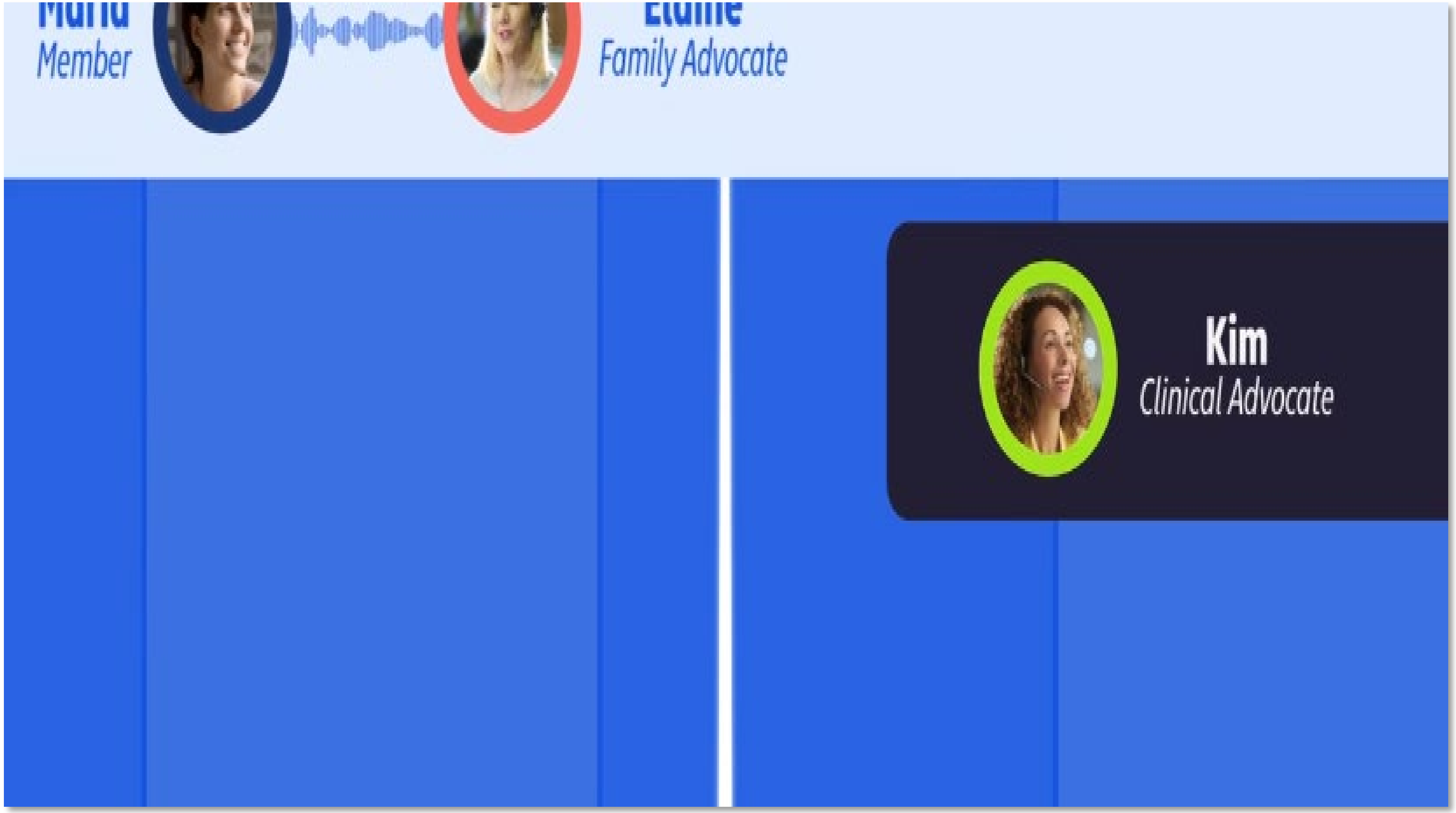


Identifying the right people for a positive impact

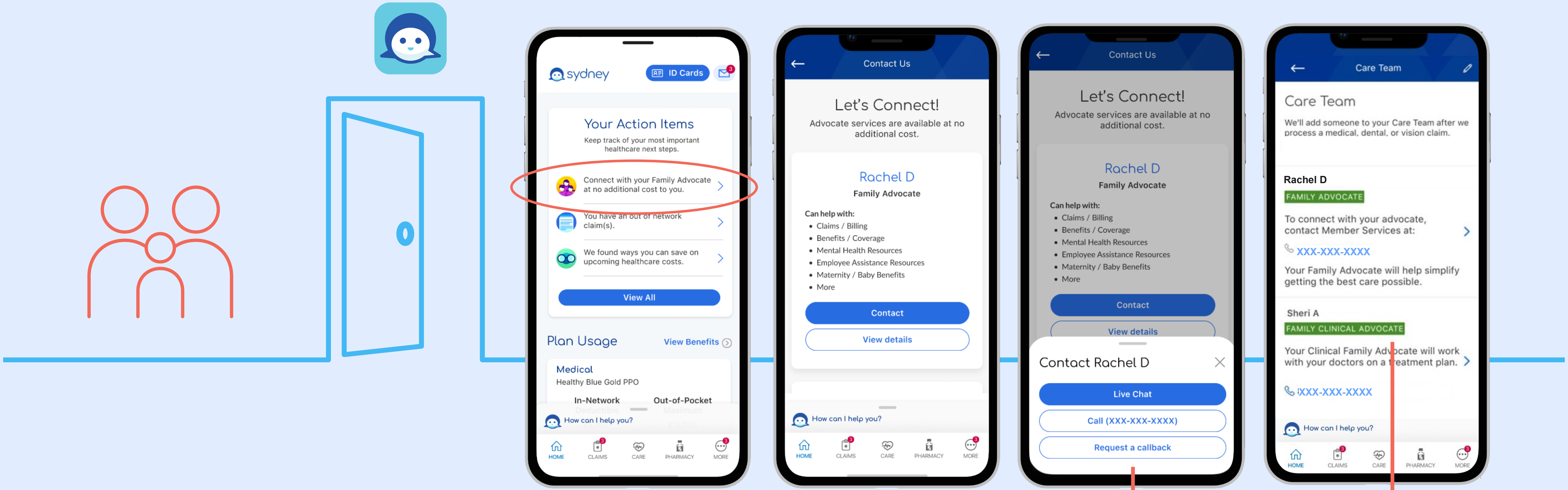


Ongoing improvements to our analytics engine means continuous identification of members where we can make the biggest impact.

Health improvement | Reducing risk | Avoidable costs | Preventive care | Slowing disease progression


Member
Family Advocate
Kim
Clinical Advocate

Sydney Health is your digital front door



Your employees can communicate in the way that works for them.

They can find their Clinical Advocate under "Care Team."

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Everything Sydney Health has to offer, plus a complete, customizable solution that includes:

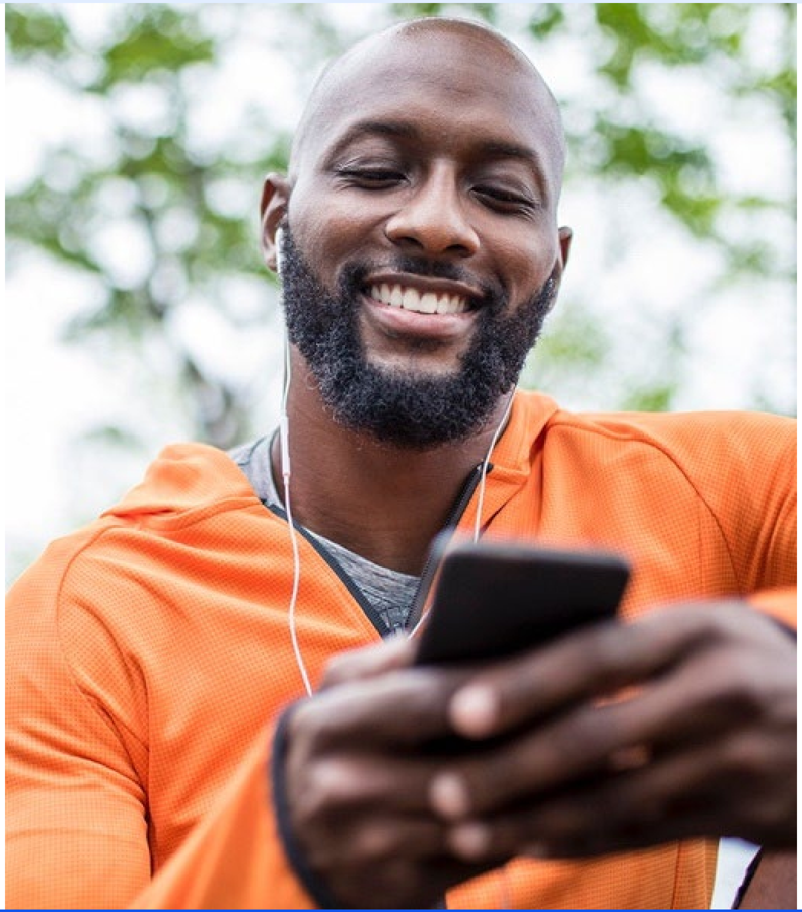
A benefits hub for **150+** third-party vendor integrations (SSO and data exchange)

Employer cobranding

Employer-driven messaging and segmented approach

Employer reporting

Monetary incentives*



Employer-selected action-based team challenges across all dimensions of well-being (physical, social, emotional, and financial)

Third-party incentives*

Non-Anthem member access*

Onboarding and engagement campaigns

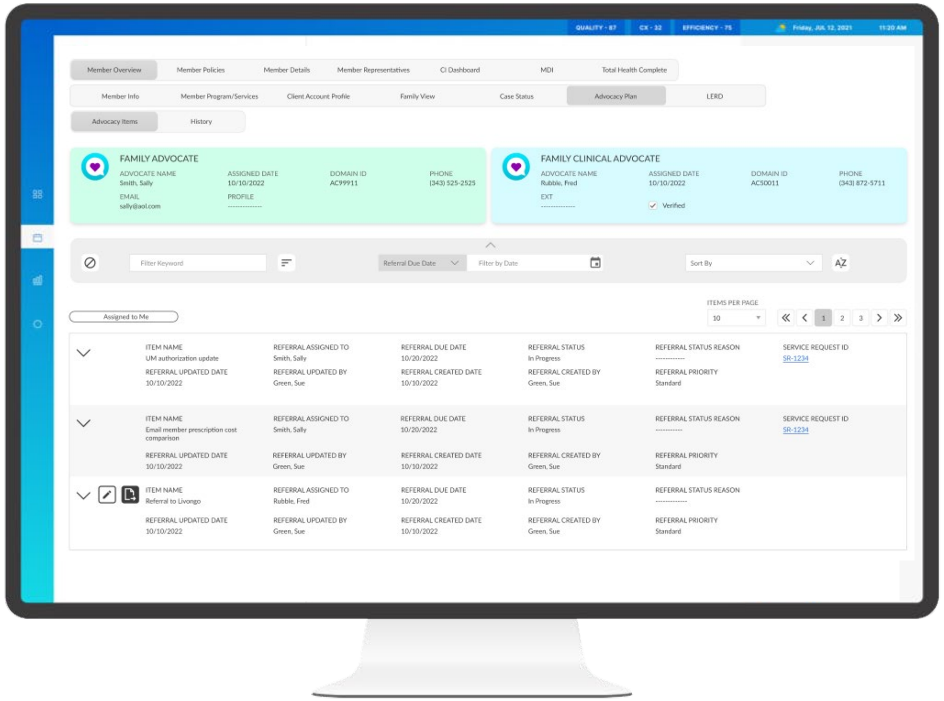
Sydney Preferred is a fully integrated buy-up option that simplifies communication and encourages all your employees to engage with their health.

* Feature may come with additional costs.

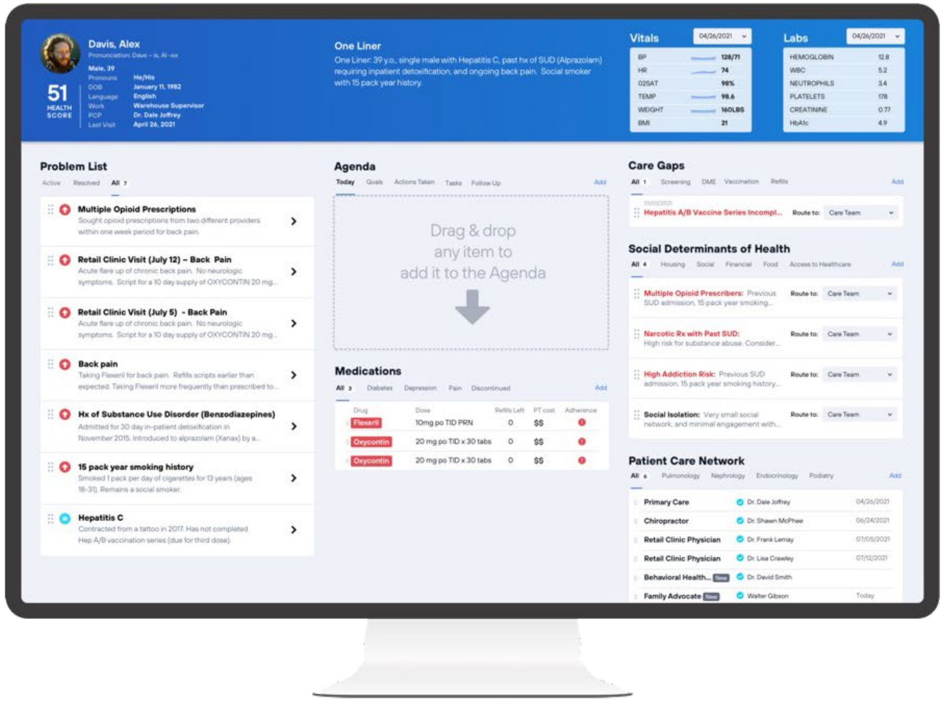
Three views, one big message: complete connectivity

Individual alert

Advocate/clinical alert



Care provider alert



Whole-health care

Working together, our physical, behavioral health, and clinical teams connect individuals to care that addresses the entire spectrum of well-being.

Navigation

The 24/7 Behavioral Health Resource Center offers guidance, consultation, and support at any time, providing members with personalized care solutions.

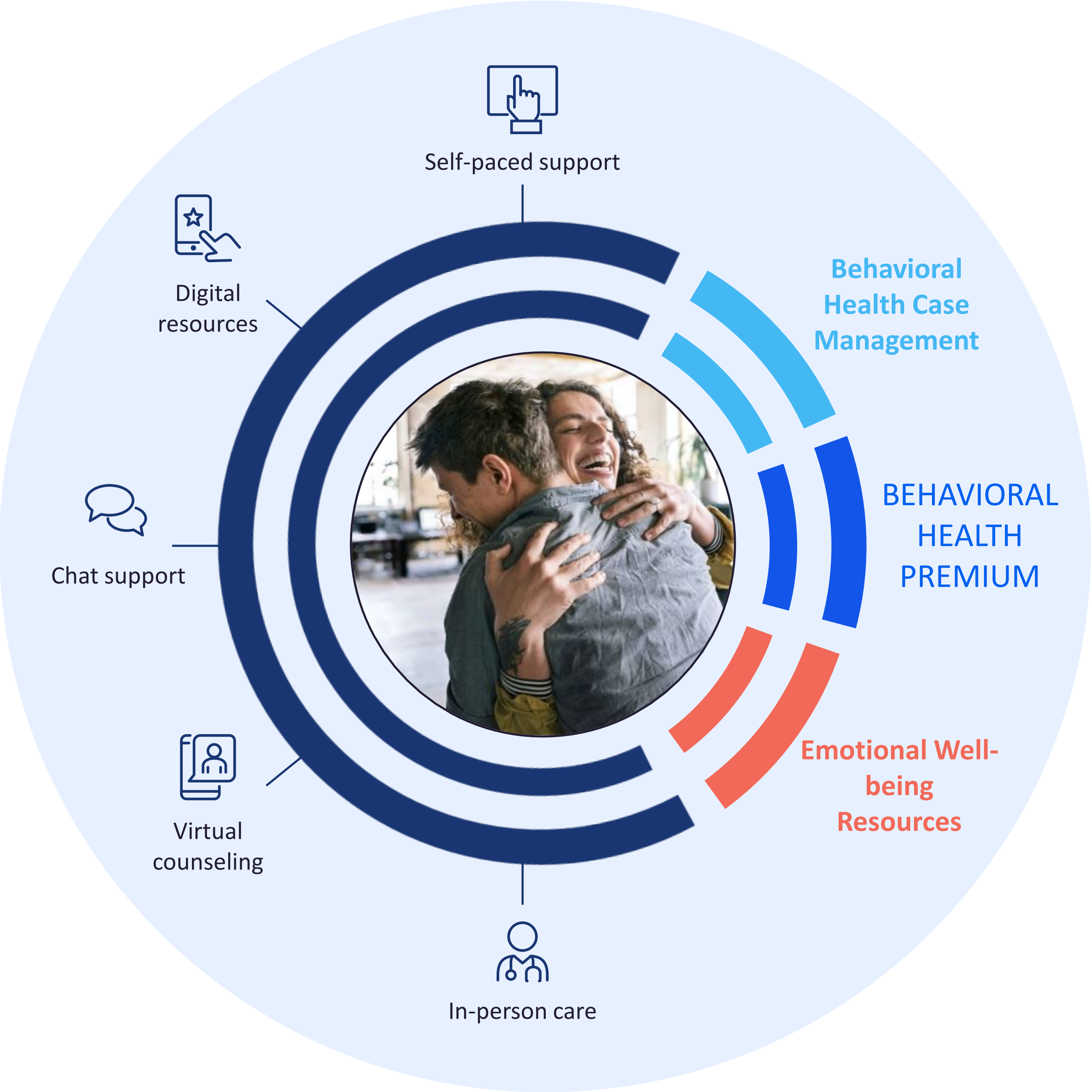
Member engagement

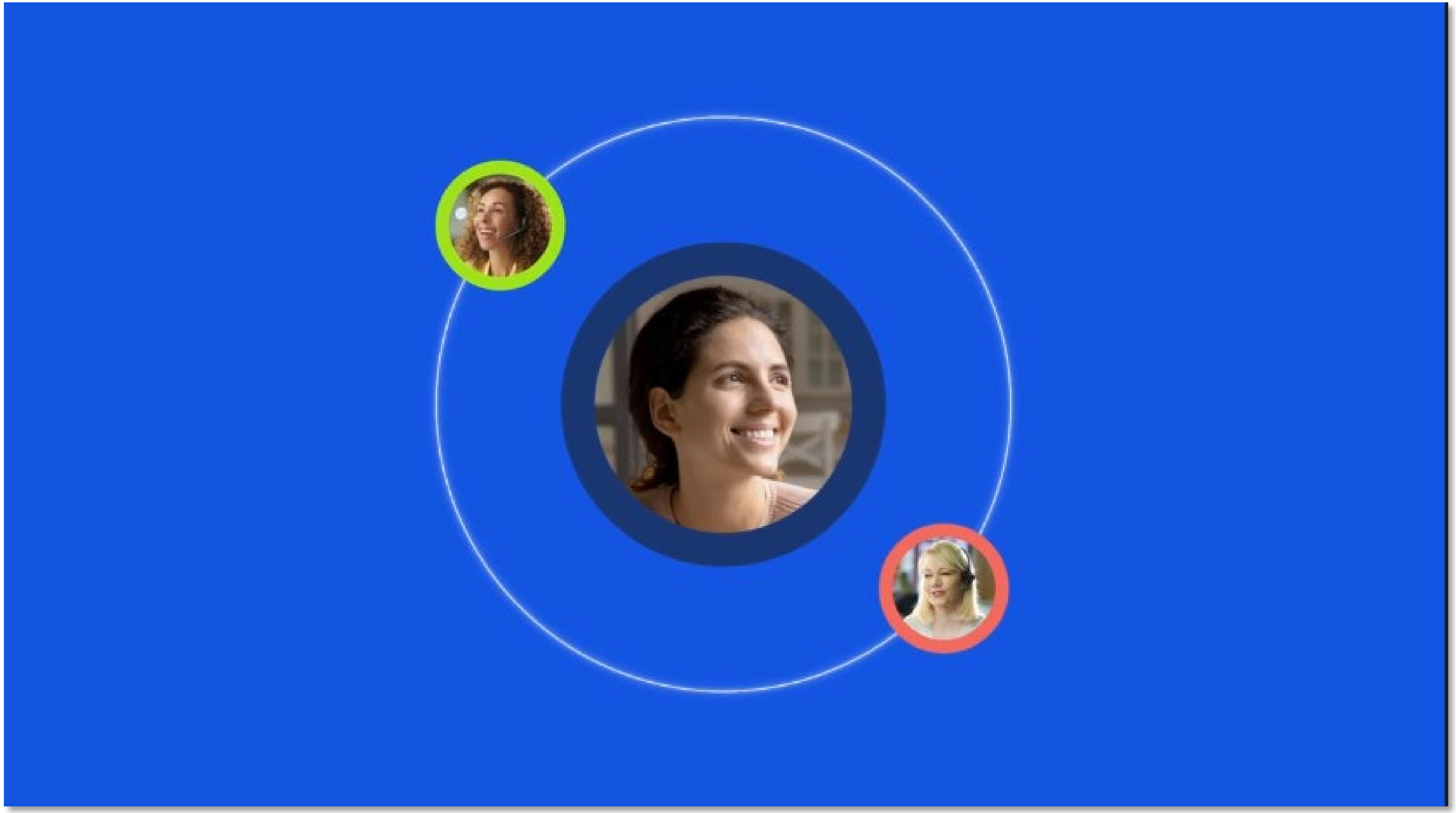
Broader predictive algorithms to outreach and engage individuals at risk for complex concerns including suicide, substance use, emergency room visits, and hospitalization.

Digital Resources

Tools for support, when and where it's needed, including:

- **Emotional well-being resources** with digital learning modules to help manage stress, anxiety, depression, and other concerns along with access to a coach to support those gains.
- Behavioral Health Knowledge Hub offering quick access to education and resources.
- Sydney Health app to connect members to care.





Additional programs

Building Health Families

End-to-end family creation program that recognizes every individual's or family's unique path to parenthood and supports them throughout each phase of their journey (pre-conception, maternity, parenthood).

Inclusive Care

Removes barriers and increases confidence in the healthcare system so all LGBTQIA+ members have access to best-in-class doctors and specialists familiar with and sensitive to their needs.

Palliative Care

Focuses on improving the quality of life for people with serious illnesses by providing personal and compassionate care that focuses on medical, emotional, and social needs.

Virtual MSK Therapy

Digital musculoskeletal support for preventive, acute and chronic needs as well as surgery recovery.

Virtual Care

A suite of services from in-network virtual care providers helps members navigate healthcare on their terms. Services include chronic condition support, urgent care needs for minor health issues and routine care.

Complimentary Clinical Review from Cleveland Clinic

Virtual review of medical information, including diagnosis and lab results, with a cardiac expert at Cleveland Clinic, the nation's No. 1 hospital for heart care.

Delivering impact

Our advocacy results go beyond driving efficient outcomes

Up to a 7%

trend reduction in total medical and pharmacy costs[1]

Up to a 6%

decrease in emergency room utilization[1]

69%

Gap closure for medical and pharmacy[2]

Up to a 17%

increase in pharmacy refils[1]

1 Anthem, internal *Total Health, Total You Analysis*, 2021.
2 Anthem, internal *Total Health, Total You Analysis*, 2019.

CSURMA

By: Tom Quirk, Chloe Smith, & Heather McCarthy

March 26,2025

2026 Strategy Session

Alliant Stewardship Report

Executive Summary

The Stats

$23,016,534
Total 2025 Premiums

5.5%
Increase over 2024

Key Milestones & Accomplishments

- Completion of the AOA benefits Survey
- Implemented Voluntary Long-Term Care 1/1/25

Key Strategic Initiatives

Growth of the CSURMA AORMA Program through meeting with new prospective auxiliaries, adding additional benefits to the menu, and continuing to increase available value adds to CSUMRA members	**Long-Term Care Legislation Implications** Hosted meetings with long-term care experts to understand the pending legislation and how it may affect the CSURMA pool. Plan selected for an effective date of 01/01/2025
Administrative Training Continue to offer and expand administrative trainings to help HR teams get the most out of the program & avoid common pitfalls	**Other?**

2025 Successes

This past year your Alliant team engaged in the following goals and projects:	

Client Meetings	• Committee & Conference Participation
	    ▪ Facilitated 4 Benefits Committee meetings
	    ▪ Presented at 2 AOA conferences
	    ▪ Presented at 1 Officers meetings
	    ▪ Topics were wide-ranging, some examples include CSURMA plan education, performance, market trends, benefits renewal information, long-term care, legislative updates & more!
	• Coordinated HR admin trainings with several carriers, including the Hartford, BCC, Anthem EAP, and CHUBB long-term care
	• Hosted 5 HR team meet and greets to answer HR team questions and better understand how our team can assist each individual auxiliary
	• Hosted monthly calls with the CSURMA benefits committee chair to discuss program needs and opportunities for growth.

Renewal & Marketing	• Reviewed Renewal rates & plans • Provided Pathwise member engagement data • Reviewed long-term care plan options and pending legislation ▪ Implemented CHUBB voluntary long-term care benefit effective 01/01/2025 • Prepared and sent custom renewal letters to each auxiliary with Medical, general letter for all others

2025 Successes

Alliant Insurance Services

This past year your Alliant team engaged in the following goals and projects continued:	
Employee Communication and Open Enrollment Support	• Updated benefit guide template for the 2025 plan year, OE template, OE emails, consolidate enrollment form, virtual bookshelves, administrative guides, new hire checklist, Medicare FAQ's, and value add flyer • 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 2 in-person health fairs • Provided OE materials to auxiliaries to be shared with employees

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, examples include:
	  ▪ Anthem claims issues
	  ▪ OE enrollment issues
	  ▪ Billing issues

CSURMA Client Satisfaction Survey Results

- Thank you for agreeing to take part in the Alliant performance survey to help measure customer satisfaction for CSURMA.
- As mentioned, CSURMA is valued Alliant client and we would like to ensure that you are receiving the best service possible and that we are meeting, and hopefully exceeding, your expectations.
- A total of 12 individuals participated in the survey and we appreciate the positive feedback and your partnership.

Category	Results
Our Alliant Service Team responds to inquires in a timely, comprehensive manner.	Meets Expectation
Our Alliant Service Team helps resolve claims and vendor issues in a timely and effective manner.	Meets Expectation
Our Alliant Service Team delivers our renewal in an accurate and professional manner.	Meets Expectation
Our Alliant Service Team is viewed as a credible resource, advocate and trusted advisor. We are confident in their responses and recommendations.	Meet/Exceeds Expectations
Our Alliant Service Team conducts themselves in a professional manner when interacting with our organization.	Exceeds Expectations

Alliant Resources & Specialty Services

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

*Additional fees may apply

Market Trends

Alliant Insurance Services

Hot topics we're monitoring for 2025

1	Increasing Healthcare Costs	• Healthcare inflation is at an all-time high due to many issues
2	Compliance Requirements	• Infertility/Maternity Benefits • Long-Term Care Insurance requirements • New Administration
3	Carrier Negotiations	• Medical groups & hospitals asking for larger than normal increases to fees • Negotiations taking longer and tougher to come to agreement • *Important to allow this process to keep healthcare premiums down*
4	Fertility Benefits	• CA SB 729 will require coverage for the diagnosis and treatment of infertility <u>and IVF services</u> • Applies to fully-insured plans effective on the first renewal after July 1, 2025 (may be delayed January 1, 2026) • AB 904 – Doula Services
5	Pharmacy Developments	• GLP-1 drugs currently used for weight loss and diabetes are the single fastest growing cost segment for many employers • High-cost specialty medications like Gene Therapy

Healthcare Trends

Projected 8% year-on-year medical cost trend in 2025[1]

90% **of annual U.S. healthcare spending is attributed to managing and treating chronic diseases**[2] **(CDC)**

More Americans have multiple chronic conditions

42% have 2 or more

12% have at least 5[2]

Million-dollar claims

rose **8% over the past year, and are up 50% over the past four years**[4]

MENTAL HEALTH

- **1 in 5** employees who take leave for caregiving will take another leave within a year due to a mental health or substance abuse issue.
- Employees with anxiety or depression miss an average of **4.6** more sick days than those without.[3]
- **57** workdays are associated with **Short - Term Disability** claims for Anxiety or Depression per claimant per year.
- Employees facing at **least one unmet social need** tend to miss more workdays and report worse physical and mental health.
- **Psychedelic drugs**, such as ketamine, have recently been studied in areas of mental health, including anxiety, depression, post-traumatic stress disorder, and suicidal behavior.

Extensive Drug Pipeline

- **In the pipeline**: gene therapies and multiple specialty drugs, including oncology, hemophilia and other rare disease therapies
- **Non-specialty:** Continued focus on expanded indications for weight loss drugs (GLP1s), NASH, menopausal hot flash products (Veozah) and more

HEALTHCARE & PROVIDER COSTS

- Growing shortage of Primary Care Providers
- Post-COVID labor shortages in healthcare have increased costs for hospitals and providers.

Cancer

Increased cancer prevalence in younger populations.

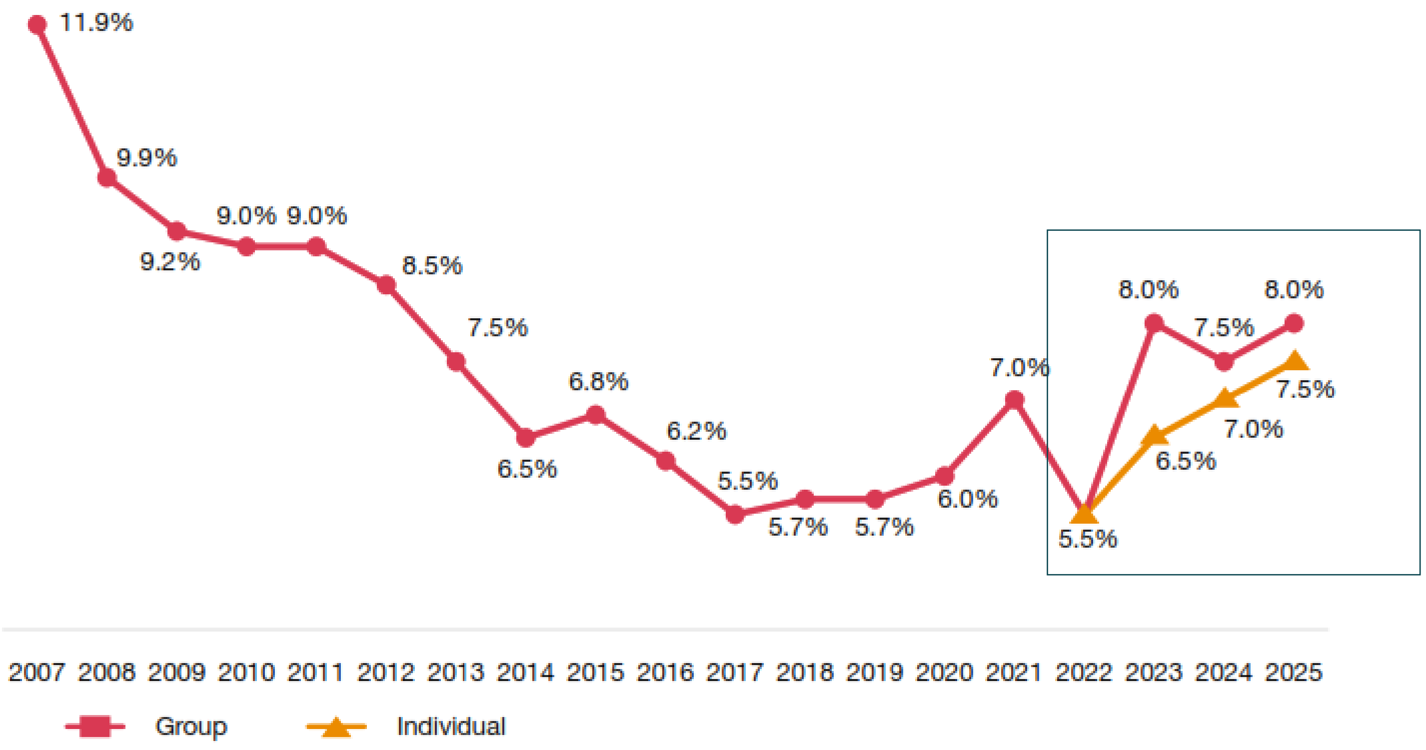
Treatment costs are expected to rise as newer, often more expensive treatments become standard practice.

Alliant Insurance Services

Factors Driving Increasing Healthcare Costs

National Medical Trend

Figure 1. PwC Health Research Institute medical cost trends, 2009-2025
HRI projects medical cost trend to be 8.0% for Group and 7.5% for Individual in 2025, up from 7.5% and 7.0% in 2024



Source: PwC analysis

Note: 2023 and 2024 trends were restated to be higher than previously reported. This unfavorable development reflects higher than expected utilization of GLP-1 drugs for both diabetes and weight management as well as higher acuity inpatient and outpatient utilization.

Q2 2025 – Carrier Pooled Renewal Increases

Northern California Pooled Renewals						
	Aetna	Anthem BC	Blue Shield	HealthNet	Kaiser	UHC
Average	Low: 13.5% Mid: 24.9%	13.9%	12.9%	13.5%	5.5% - 7.5% Floor: -5% | Cap: 20%	13.5%
Outliers	29.9%	21.9-49%	26.9%-49.0%	29.9%	25-50%*	N/A

Southern California Pooled Renewals						
	Aetna	Anthem BC	Blue Shield	HealthNet	Kaiser	UHC
Average	Low: 13.5% Mid: 24.9%	13.9%	12.9%	13.5%	5.0% - 7.0% Floor: -5% | Cap: 20%	13.5%
Outliers	29.9%	21.9-49%	26.9%-49.0%	29.9%	25-50%*	N/A

*Kaiser will deliver outlier renewals to groups with 100%+ loss ratios for 3 years+

CalPERS Update: Plan Changes

2025 Changes

- Blue Shield replaced Anthem for PERS Gold and PERS Platinum PPO Plans, and a navigation vendor (Included Health) was added
- There was a full transition to a single risk pool for HMO and PPO

Highlights of Changes Expected in 2026

- CalPERS has not announced any benefit plan changes for 2026
- Service Area Expansions
  - Kaiser has proposed expanding the Basic HMO plan to the remainder of Monterey County (expanded to 12 zip codes in 2025); subject to provider contract efforts and approval of DMHC
  - UHC has proposed expanding its SignatureValue Harmony plan into El Dorado, Nevada, Placer and San Joaquin counties; pending DMHC approval
- Possible Pharmacy Benefit Manager (PBM) Vendor Change from Optum RX

Alliant Insurance Services

Important Milestones CalPERS and CSURMA

- **April**
  - Preliminary Review based on current CalPERS rates compared to CSURMA comparable plans
- **June**
  - Health Plan Rate Renewal Negotiation Strategy (closed session)
  - Preliminary Health Maintenance Organization and Preferred Provider Organization Plan **Rates estimated date 6/11**
- **July Board Offsite**
  - Health Plan Rate Renewal Negotiation Strategy (closed session)
  - Approval of Health Plan Rates and Benefit Designs (Action Item) –**Estimated date of release 7/15-7/17**
- **IMPORTANT DEADLINE:** CalPERS requires 60-day notice from the date the final renewal rates are released of your intent to leave – **estimated deadline 8/13-8/20**
- **September / October**
  - CSURMA AORMA plan education and Open Enrollment
  - **All enrollments/changes due by October 31**

Alliant is not affiliated with CalPERS. Please reach out to CalPERS for further details and confirmation on any current information and future changes.

CSURMA AORMA Program

CSURMA AORMA Program

PRISM Medical Program	PRISM Dental Program	PRISM Vision Program
45,400 participants	99,900 participants	54,400 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

Alliant Insurance Services

PRISMHealth a history of success

Established in 2003 to provide members with a cost-effective alternative to their current options

Renewal Results

Plan Year	PRISMHealth	CA PPO Insured Pooled Renewals (Avg)	PersChoice PPO (through 2021) / PersGold PPO (2022-Current)
2018	3.61%	12.90%	-6.07%
2019	3.97%	10.90%	19.80%
2020	2.83%	10.90%	6.45%
2021	5.22%	10.90%	12.32%
2022	-1.69%	10.90%	-14.85%
2023	8.88%	12.50%	14.48%
2024	12.26%	13.90%	12.18%
2025	4.66%	12.40%	9.82%
AVERAGE	**5.18%**	**11.91%**	**8.08%**

Average is *annual compound average over time* for periods in which corresponding CalPERS data is available.

Growth

- Began with founding 3 Members at 4,000 employee lives and $30M in annual premium
- For 1/1/25, covered employee lives **45,400** and **$789M** annual premium
- Recent Growth in Covered Lives:
  - ✓ 2025 – 1%
  - ✓ 2024 – 1%
  - ✓ 2023 – 3%
  - ✓ 2022 – 2%

Summary of 2025 Renewals

Alliant Insurance Services

Line of coverage	Vendor	Renewal Date	Funding	Results
Medical & RX	Anthem & Kaiser	**01/01/2025**	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	+5.7% Overall
Dental	Delta Dental	**01/01/2025**	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	PPO +3.9% HMO Rate Pass 0% No Change
Vision	VSP	**01/01/2025**	Fully Insured	Rate Guarantee 0%
Life/AD&D/LTD/STD	The Hartford	**01/01/2025**	Fully Insured	Rate Guarantee 0%
FSA/Limited FSA/DCFSA	BCC	**01/01/2025**	Self-Funded	No Change 0%
EAP	Anthem EAP	**01/01/2025**	Fully Insured	No Change 0%

2025 Financial Overview

Alliant Insurance Services

Lines of Coverage	Pre-OE Enrollment	Prior-Year 2024	Renewal 2025	% Δ	EE Lives	# Δ	Current 2025	% Δ	Rate Guarantee
PRISM Kaiser 15 Traditional	**472**	$5,838,636	$6,172,872	5.7%	**446**	-26	$5,576,544	-4.5%	1/1/2025 - 12/31/2025
PRISM Kaiser 20 Traditional	**160**	$2,403,432	$2,541,324	5.7%	**202**	42	$3,105,564	29.21%	1/1/2025 - 12/31/2025
PRISM Anthem HMO Select $15	**19**	$266,112	$281,340	5.7%	**16**	-3	$230,196	-13.50%	1/1/2025 - 12/31/2025
PRISM Anthem HMO Full $20	**231**	$3,816,684	$4,035,108	5.7%	**251**	20	$3,970,092	4.02%	1/1/2025 - 12/31/2025
PRISM Anthem EPO	**41**	$800,256	$846,072	5.7%	**48**	7	$969,708	21.17%	1/1/2025 - 12/31/2025
PRISM Anthem PPO 90	**64**	$1,615,968	$1,708,380	5.7%	**70**	6	$1,817,808	12.49%	1/1/2025 - 12/31/2025
PRISM Anthem PPO 80	**167**	$3,328,344	$3,519,108	5.7%	**174**	7	$3,668,676	10.23%	1/1/2025 - 12/31/2025
PRISM Anthem HDHP I	**2**	$23,976	$25,344	5.7%	**2**	0	$25,344	5.71%	1/1/2025 - 12/31/2025
PRISM Anthem HDHP II	**0**	$0	$0	n/a	**0**	0	$0	n/a	1/1/2025 - 12/31/2025
KPSA	**92**	$454,416	$491,556	8.2%	**94**	2	$506,484	11.5%	1/1/2025 - 12/31/2025
HMO Medicare COB (Select Network)	**0**	$0	$0	n/a	**0**	0	$0	n/a	1/1/2025 - 12/31/2025
HMO Medicare COB (Full Network)	**0**	$0	$0	n/a	**0**	0	$0	n/a	1/1/2025 - 12/31/2025
PPO Medicare COB EGWP	**87**	$611,340	$646,152	5.7%	**97**	10	$687,264	12.4%	1/1/2025 - 12/31/2025
PRISM Delta Dental DHMO	**232**	$75,250	$75,250	0.0%	**248**	16	$75,634	0.5%	1/1/2025 - 12/31/2026
PRISM Delta Dental Premier PPO	**1,642**	$1,416,937	$1,472,280	3.9%	**1,777**	135	$1,645,174	16.1%	1/1/2025 - 12/31/2025
PRISM VSP Vision	**2,027**	$312,241	$312,241	0.0%	**2,163**	136	$340,628	9.1%	1/1/2022 - 12/31/2025
The Hartford - Basic Life	**1,567**	$90,747	$90,747	0.0%	**1,671**	104	$105,146	15.9%	1/1/2025 - 12/31/2026
The Hartford - Basic AD&D	**1,564**	$15,397	$15,397	0.0%	**1,671**	107	$17,589	14.2%	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 - Short Term Disability	**80**	$8,658	$8,658	0.0%	**0**	-80	$0	-100.0%	1/1/2025 - 12/31/2026
The Hartford - Long Term Disability	**1,097**	$218,725	$218,725	0.0%	**1,193**	96	$243,722	11.4%	1/1/2025 - 12/31/2026
PRISM Anthem EAP	**560**	$12,585	$12,585	0.0%	**727**	167	$15,991	27.1%	1/1/2023 - 12/31/2025
TalkSpace	**100**	$4,500	$4,500	0.0%	**100**	0	$4,500	0.0%	1/1/2025 - 12/31/2025
BCC Administration	**1,335**	$8,010	$8,010	0.0%	**1,400**	65	$8,400	4.9%	1/1/2025 - 12/31/2025
TOTAL ANNUAL PREMIUM		**$21,322,848**	**$22,486,283**	**5.5%**			**$23,015,101**	**7.9%**	

Med/Den/Vis enrollment counts updated February 2025, Medical Enrollment includes Actives, Early Retirees and Medicare Retirees / Combo Rates for Anthem plans only; Ancillary Enrollment includes Actives and Retirees.
The Hartford enrollment and volume amounts from premium report as of January 2025
Enrollment for TalkSpace is 81 for CSU Dominguez Hills Foundation as of January 2025. Groups with less than 100 enrolled are billed as if 100 employees.

Historical Renewal Initiatives and Outcomes

2021	*2022*	*2023*	*2024*	*2025*

• Medical – Added Anthem HDHP I and II plan
Added Anthem Medicare
• Dental – No Change
• Vision – No Change
• Life & Disability – No Change
• **New Program Resources & Voluntary Benefits:**
  ◦ Added Talkspace Mental Health Resource
  ◦ Added Pathwise Financial Wellness program
	• 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

Benefits Renewal Result **-$375,984 (-2.0%)**	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%)**

Average 5-year Renewal = +2.9%

CSURMA AORMA Medical Renewal History

CSURMA AORMA 5 Year Medical Renewal History:
(+3.5%) increase in rates

Medical	2021	2022	2023	2024	2025	5-Year Average
CSURMA	**-1.9%**	**-8.8%**	**9.7%**	**13.0%**	**5.7%**	**3.5%**
Kaiser	*-1.9%*	*-8.8%*	*9.7%*	*13.0%*	*5.7%*	*3.5%*
Anthem	*-1.9%*	*-8.8%*	*9.7%*	*13.0%*	*5.7%*	*3.5%*
PRISM Health	5.2%	-1.7%	8.9%	12.3%	4.7%	5.9%
California PPO (Trend)	7.0%	7.0%	8.0%	8.0%	8.0%	7.6%
PERS Choice/Platinum PPO[1,2]	7.9%	11.5%	14.5%	12.2%	9.8%	11.2%

[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)	2021	2022	2023	2024	2025	5-Year Average
Vision	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

CSURMA AORMA 4 Year Dental Renewal History:
No change in rates - 0% DHMO, (-1.4%) reduction in rates PPO

Dental (PRISM)	2021	2022	2023	2024	2025	5-Year Average
DHMO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
DPPO	-3.5%	-3.8%	-1.7%	-1.8%	3.9%	-1.4%

CSURMA AORMA 4 Year Life/Disability Renewal History:
No change in rates - 0%

Hartford (Direct)	2021	2022	2023	2024	2025	5-Year Average
Life and Disability	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

* 2024 Dividends were issued, CSURMA AORMA received: **$105,752**

Alliant Insurance Services

Program Updates

- Spring Symposium
  - Long Beach April 17, 2025
  - Invites forthcoming shortly

- New!: Navitus, a Pharmacy Benefit Manager,, was recently approved, and will be taking over ALL non-Kaiser PRISMHealth pharmacy plans eff. 1/1/2026.

- Legislation Adopted/Integrated
  - Ambulance billing, maternal & infant health equity, Rx prior auth & step therapy, EGWP changes

- Point Solution Updates:
  - Carrum - Hysterectomies now available – UCLA
  - Hinge – SMS messaging now available
  - New!:Digbi - New Chronic Condition Weight Management Vendor
  - Navigator PPO Update
  - New!: Anthem Total Health Select
    - Concierge support
    - Integrated systems (leveraging Sydney app)

PBM RFP – Goals & Objectives

- Express Scripts (ESI) has been the Pharmacy Benefit Manager (PBM) for PRISMHealth since 2003, the inception of the program.
    - Alliant and PRISM conducted an RFP to ensure the Program is receiving best-in-class pricing, services and contractual provisions.
    - The RFP was sent to 7 vendors, including Express Scripts
    - Four finalists were selected based on the RFP submissions
        - Express Scripts (ESI) – FINALIST
        - Navitus -FINALIST
        - MaxorPlus - FINALIST
        - MedImpact – FINALIST
        - Optum
        - CVS Caremark
        - Rightway
- Alliant and PRISM conducted finalist interviews, and the agenda addressed the following topics:
    - Strategic Roadmap and Innovations
    - Pricing, Trend Management and Transparency
    - Member Services and Account Management Support
    - Unique Program Offerings (e.g. Clinical, UM, etc.)
    - Implementation

PBM Finalist Results

- Navitus was selected as the recommended new PBM partner for the PRISMHealth partner based on:
  - Written Responses/Score
  - Commitment to Transparency
  - Financial Results
  - Contract Language
  - Unique Program Offerings
  - Finalist Presentation

- Alliant and PRISM presented the detailed finalist scoring results of all components to the PRISMHealth Committee, and Navitus was unanimously approved as the new PBM partner

About Navitus

- Founded in 2003 as an alternative to traditional PBM models and remove 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

- Top 5 Differentiators:

1. Transparent Pass-Through Model
2. Formulary & Cost Control Approach
3. Proven track record managing pharmacy trend
4. Low disruption
5. Member experience

PBM Next Steps

- Implementation is already underway
- Over the coming months, communication will be key to the success of the Navitus transition
- Employer and Employee/Retiree/Dependent communication campaigns
  - Custom awareness letters
  - Provider discussions
  - Prior Authorization notifications
  - Emails and home mailers
  - Open Enrollment
  - Wellness Fairs
  - PRISM-sponsored webinar/education sessions
- More information will be coming soon

Alliant Insurance Services

GLP-1 Carrier Coverage for Weight Loss (PRISM)

- Weight Loss Medications (GLP-1s) in 2025
  - Anthem HMO & HDHP – Covered – morbid obesity only
  - Blue Shield HDHP – Covered
  - Kaiser HMO – Covered – morbid obesity only
  - ESI – Covered

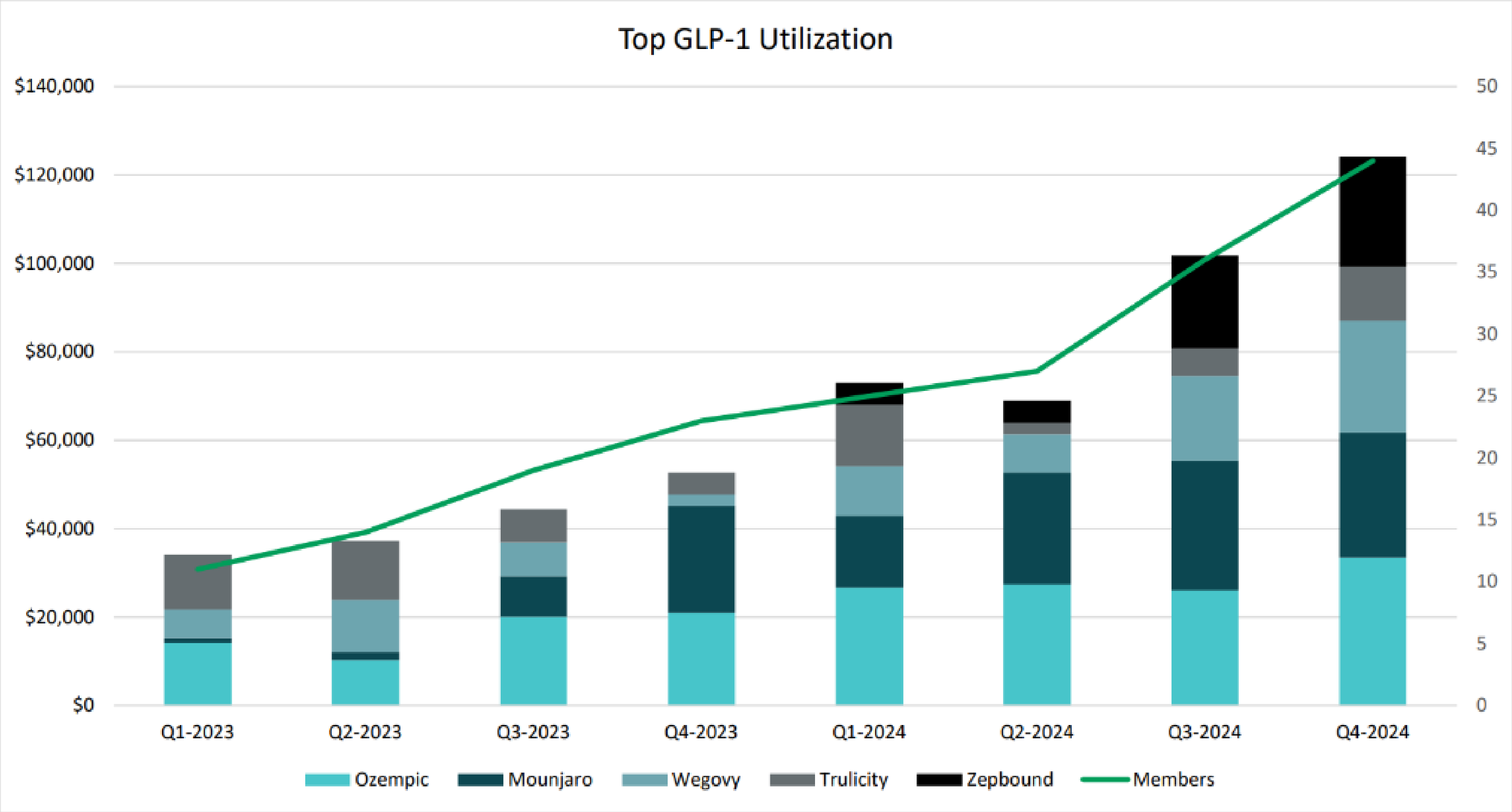
Carrier	Covered	PA Required	Requirement	Requirement With Comorbidities	Participation in Weight Management Program Required?	Re-Authorization
Anthem	*	*	BMI >40	N/A – Morbid Obesity Only	*	6 Months – Ineligible if BMI <40
Blue Shield	★	★	BMI >40	BMI of 35-39	★	6 Months
Kaiser	*	*	BMI >40	N/A – Morbid Obesity Only	*	6 Months
ESI	★	★	BMI ≥30	BMI of ≥ 27	★	6 Months

* Diagnosis of morbid obesity required.

- Common comorbidities include: (other conditions differ slightly by carrier – carrier docs confirm):
  - Hypertension
  - Type II diabetes
  - Cardiovascular Disease
  - Non-alcoholic fatty liver disease
  - Arthritis in weight-bearing joints (knee)

CSURMA GLP1 Update

Alliant Insurance Services



Wegovy and Zepbound have a diagnosis indicator of Weight Management vs. Diabetes

Chronic Condition / Weight Management Vendor Update

- Digbi Health: Effective January 1, 2026
  - Digbi will replace the current PRISMHealth Diabetes Program
  - One vendor that can address broader Chronic Conditions:
    - Diabetes
    - Hypertension
    - Hyperlipidemia
    - Weight management
    - Digestive Health
    - And more
- More information will be coming soon including webinars and communication materials
- Learn more at the PRISM Symposium in April

Why Digbi?

- Digbi Health stood out on the following ways:
  - Digbi stands for "Digestible Bites" which describes their approach with program participants
    - It is designed to be easy to use for your average member.
  - Digbi is not a one size fits all approach
    - They utilize at-home genetic tests, gut microbiome tests, and continuous glucose monitoring so they can understand each person's unique biological profile/root causes for their conditions and develop personalized care pathways tailored for each individual
  - Digbi uses a "food as medicine" approach to managing Chronic Disease providing tools to help members choose foods that optimize their health
  - Digbi provides resources to help people learn and make meaningful changes in their lifestyle and diet:
    - Coaches
    - Nutritionists
    - Digital Tools (photo uploads of meals, AI analysis of meals with scoring, recipes, weight tracking, exercise tracking, educational content)

Digbi Care Process

Testing & Identification

- At Home Genetic Test
- At Home Gut Test
- Continuous Glucose Monitor
- Smart Scale and/or BP Cuff

Personalized Care Plan

- Analyze the Root Cause
- Build out Personalized Care Plan
- Identify Medication Support
- Start Working with Coach

digbi health

Alliant Insurance Services

PRISM Value Adds

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

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 has 9 members participating

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

Livongo Diabetes Management Program (replacing with Digbi in 2026)

- No cost program to help members with diabetes reduce risk and improve condition management
- Free meter & test strips using cellular real-time technology
- Active monitoring and coaching
- www.welcome.livongo.com/prism

CSURMA has 112 recruitable members and 5 utilizing the program, 5.4% participation

PRISM Wellness Dollars:

PRISM carriers provided the pool with $25,000 in wellness dollars for their members. Funds are made available to Anthem and Kaiser groups and are to be used for wellness.

CSURMA Estimated 2025 Funds: $6,590

CSURMA Top 10 Most Impactable Conditions

	Top 10 Impactable Conditions	Claimants	Average Age	# of Claims	Prevalence	PRISM Prevalence	Annual Cost Per Claimant	Total Annual Estimated Cost*
Digbi Health	Hyperlipidemia	143	65	4,365	21.4%	14.1%	$22,552	$3,224,958
Digbi Health	Hypertension	130	70	4,678	19.4%	13.6%	$16,014	$2,081,797
Digbi Health	Diabetes	84	68	2,707	12.6%	6.8%	$26,458	$2,222,491
	Depression	70	53	2,880	10.5%	6.1%	$19,123	$1,338,615
	Osteoarthritis	54	72	2,668	8.1%	4.0%	$15,201	$820,850
Hinge Health	Lower Back Pain	51	64	2,675	7.6%	6.4%	$16,416	$837,203
Carrum	Cancer	50	68	2,495	7.5%	4.0%	$52,687	$2,634,336
Digbi Health	Morbid Obesity	27	56	1,272	4.0%	2.9%	$55,500	$1,498,508
	Asthma	21	56	972	3.1%	3.4%	$11,360	$238,566
Hinge Health	Chronic Pain	19	67	1,333	2.8%	1.6%	$36,644	$696,242

*Annual estimated cost includes *all* claims for claimants with respective Chronic Condition, and may overlap with other Chronic Conditions

Carrier specific programs can be found by members logging into Anthem.com or Sydney app and/or Kp.org or Kaiser Permanente App or on the PRISM carrier partner microsites:

- anthem.com/ca/prism
- kp.org/prism

PRISM Programs available to help address impactable conditions and avoidable spend:

Chronic Conditions (incl diabetes hyperlipidemia, hypertension) **Weight Management**	**Digbi Health**	No cost program Personalized care approach to chronic illness and weight management Coaching, Clinical Support, and Nutrition
Cancer Care / MSK / Centers of Excellence	**Carrum**	No cost program** Surgery Centers of Excellence Cancer care navigation
Lower Back / Chronic Pain / MSK	**Hinge Health**	No cost program Digital musculoskeletal program Preventative, Acute, and Chronic
Avoidable ER Visits	**24/7 Nurseline and LiveHealth Online** (Anthem)	Confidential, secure access to an RN On-demand access to physicians
Overall Member Engagement	**Total Health Select Anthem**	Concierge Member Navigation Virtual Primary Care Enhanced mobile platform to increase awareness and drive engagement with available programs

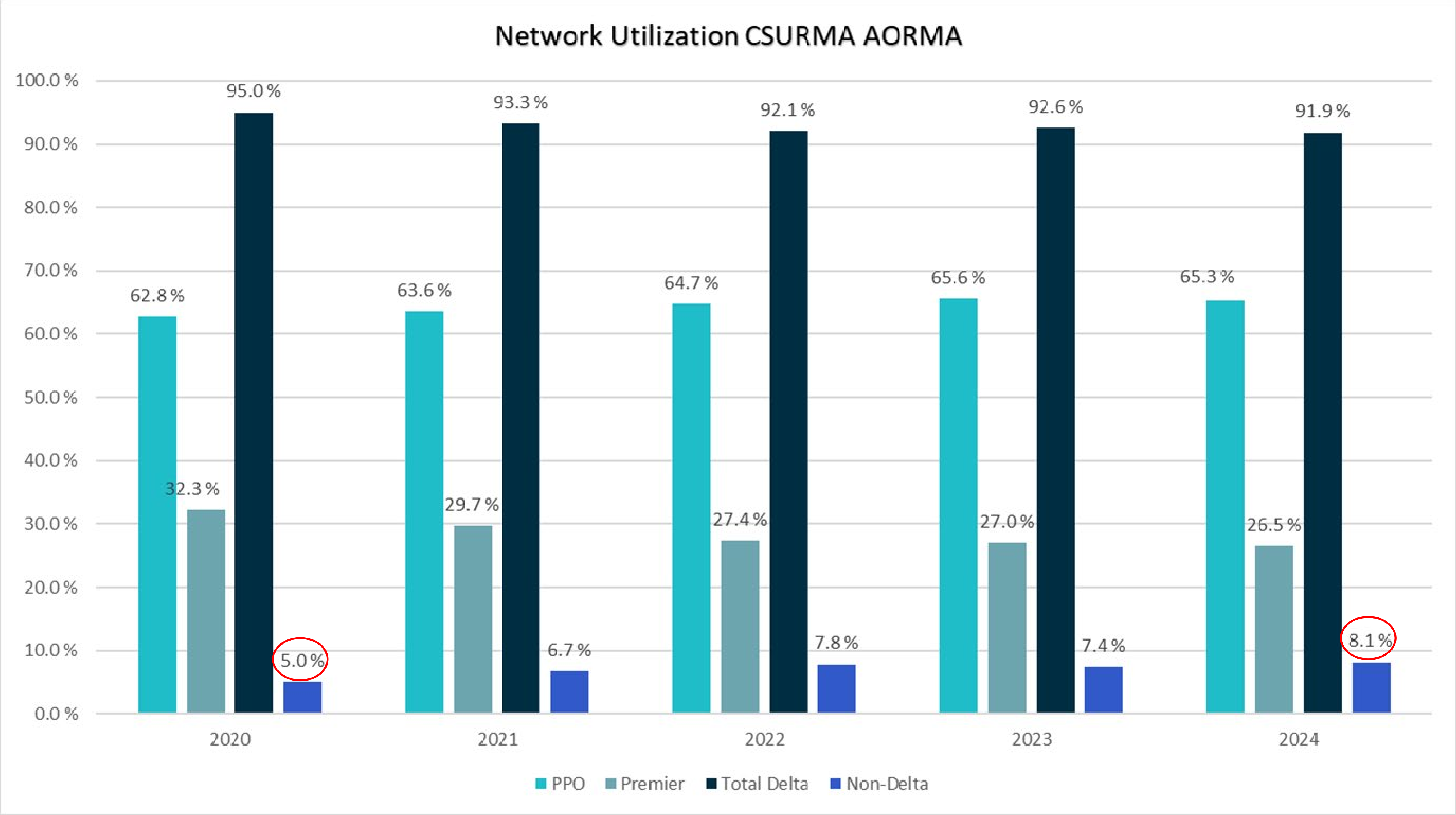
**HDHP participants must meet deductible, coinsurance and copays are waived

Carrier/ Vendor Satisfaction

- **Medical**
  - Kaiser
  - Anthem
- **Delta Dental**
- **VSP**
- **Hartford - Life and LTD**
- **Anthem EAP**
- **Metlife - Voluntary Pet Insurance**
- **CHUBB - Voluntary Long-Term Care**
- **TPAs**
  - BCC (PRISM)

Utilization and Claims Experience Report

Dental – 5 Year Network Utilization



Dental Utilization Report

Alliant Insurance Services

Dental Plan Maximum Report

Incurred Period: January 1, 2024 - December 31, 2024

Paid Period: January 1, 2024 - December 31, 2024

		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	2,073	1,254	60.5%	111	5.4%	8.9%
Adult Dependent	773	482	62.4%	43	5.6%	8.9%
Child Dependent	1,026	662	64.5%	17	1.7%	2.6%
Total	**3,872**	**2,398**	**61.9%**	**171**	**4.4%**	**7.1%**

Dental Plan Ortho Maximum Report

Incurred Period: January 1, 2024 - December 31, 2024

Paid Period: January 1, 2024 - December 31, 2024

Member Class	**Unique Member Count**	**Unique Ortho Utilizer Count**		**Unique Utilizers Reaching Ortho Lifetime Maximum**	**Percent of Members Reaching Ortho Lifetime Maximum**	**Percent of Utilizers Reaching Ortho Lifetime Maximum**
Primary Enrollee	2,077	34	1.6%	22	1.1%	64.7%
Adult Dependent	774	14	1.8%	13	1.7%	92.9%
Child Dependent	1,033	74	7.2%	36	3.5%	48.6%
Total	**3,884**	**122**	**3.1%**	**71**	**1.8%**	**58.2%**

Alliant Insurance Services

EAP Utilization Report

CSURMA

Employee Assistance Program (EAP) Annual Utilization Report

January 1, 2024 - December 31, 2024

EAP Activity Highlights

EAP Utilization	Q1	Q2	Q3	Q4	YTD Total	Utilization Rate [3]	Benchmark
Total Employee Count	520	520	520	520	520	-	-
Total EAP Contacts [1]	26	24	7	35	92	17.7%	7.5%
Total Service Requests [2]	5	6	7	12	30	5.8%	2.8%
Total Employee/Household Member Service Requests	5	6	7	12	6	1.2%	2.7%

Counselor Referrals	Q1	Q2	Q3	Q4	YTD Total	Utilization Rate [3]	Benchmark
Total Counselor Referrals	4	5	7	3	19	3.7%	1.8%
Telehealth Platform (virtual)	0	3	0	1	4	0.8%	0.5%
EAP Network (in-person/virtual)	4	2	7	2	15	2.9%	1.2%

1. "Total EAP Contacts" includes: Employee/household member service requests, management consultations, management referrals, training participants and critical incident response (CIR) participants.

2. "Total Service Requests" includes: Employee and household member service requests, management consultations and management referrals.

3. "Utilization Rates" are annualized/projected for First Quarter, Semiannual, and Third Quarter Utilization Reports.

About Pathwise

Pathwise Group is one of the nation's leading and fastest growing financial wellness providers.

Our sole mission is to help employers deliver more benefits and better total financial wellness to their employees.

Our proprietary structure, assessment tools and support platforms analyzes each person's unique total financial wellbeing, provides specific recommendations and solutions to fill the gaps – and supports them throughout their journey to total financial health.

By connecting providers, employers and employees in one place, we're able to do what no one else can:

Drive meaningful impact to your employee's total financial wellbeing.

Doing What's Best For The Employee

Engage	**Assess**	**Connect**
✓ Providing a no obligation, unbiased, educational driven platform is key to create trust between us and the employee.	✓ We created a holistic assessment tool to provide insight into areas of a total life plan that need focused attention.	✓ We have created resources channels to make sure anything an employee needs is seamless and works together within the Pathwise ecosystem.

The Pathwise Group breaks down silos to ensure you take advantage of employer benefits and have access to additional solutions & resources to fit your exact needs.

PATHWISE GROUP

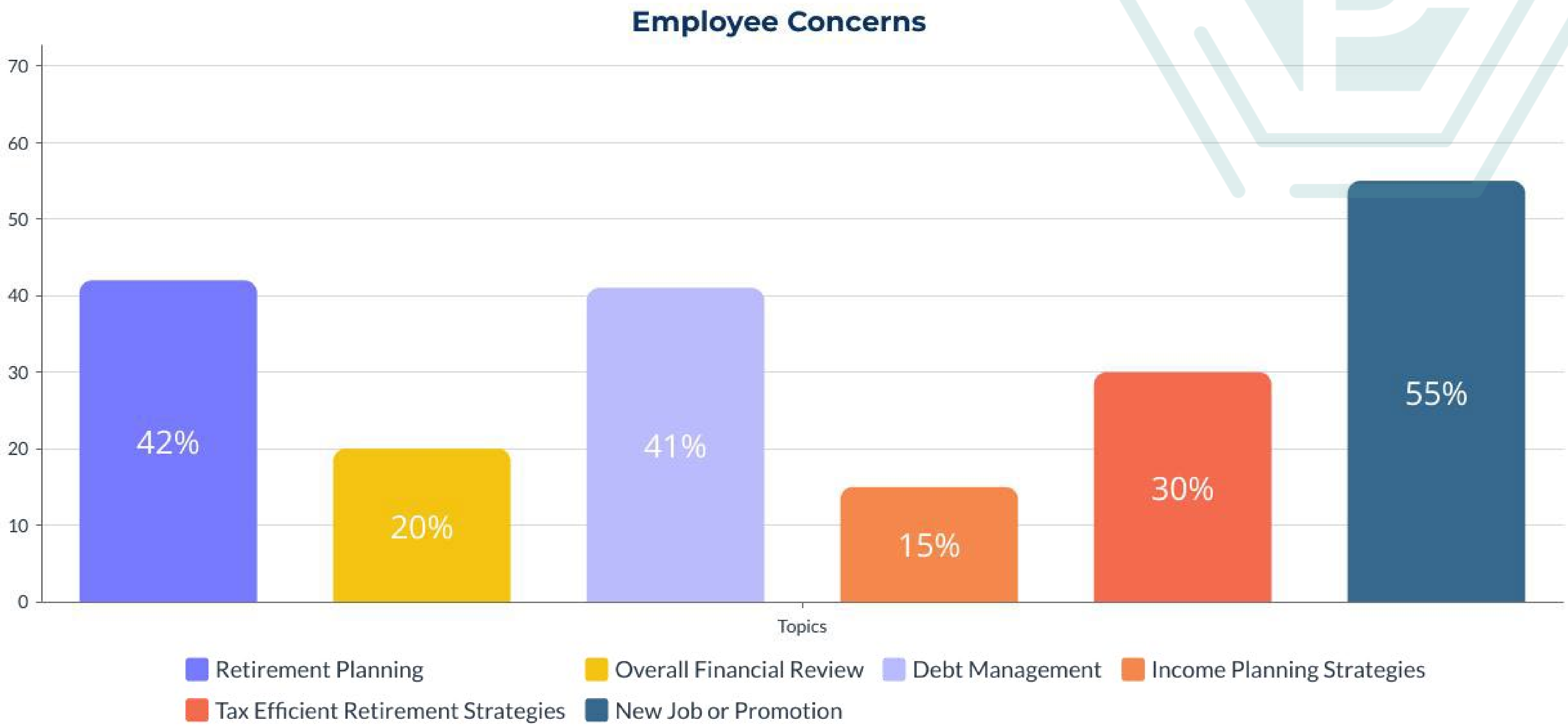
2024 CSURMA Employee Usage Data

of employees that completed Sage: 82

# of employees that booked a meeting: 35

# of employees that attended a webinar: 74

Data Findings

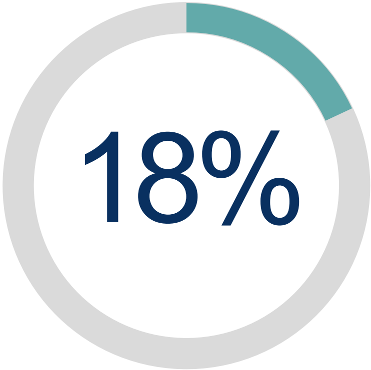


Top Concern from Employees:

Retirement Planning Breakdown Data

Is Retirement Planning Important to you?

Currently Saving for Retirement



Previous Calculation of Savings for Retirement.

PATHWISE GROUP

CSURMA Member Comments

-I would like to know how to save for retirement, possibly know how to invest my money and learn more about my student loans

-I need to figure out and consolidate all of my 403 accounts and figure out how to best prepare for retirement and long-term care.

-My main concerns are:

- no will or living trust exists
- do I have enough funds to live comfortably in retirement
- long term care (better understanding of what CalPERS provides)

PATHWISE GROUP

Here are some interesting financial wellness insights from the data:

Retirement Concerns & Planning:
-The desired retirement age averages 61.4 years, but some individuals aim as early as 33 years old.
-The years until retirement range from 5 to 50+ years, with an average of 33.6 years.
-Many respondents have low retirement savings, with the total amount in retirement accounts averaging $24,822
-The monthly contributions to retirement accounts vary widely, with some contributing nothing.

Current Financial Situation:
-The average annual income is $63,633, but there's a wide range, indicating some employees earn much less.
-Some employees aren't utilizing employer beneits effectively, as reflected in the engagement data.

PATHWISE GROUP

Here are some interesting financial wellness insights from the data (Continued):

Student Loan & Debt Concerns:

-Many employees (73 respondents) have student loan debt, but the levels vary.

Key Takeaways for Financial Wellness Engagement:

-Retirement readiness is a major concern – employees may need education on long-term savings strategies.

-Debt management and student loan strategies could be a major engagement point.

Alliant Insurance Services

AOA Benefits Survey

AOA Benefits Survey Link [HERE]

Alliant Insurance Services

Alliant

AOA 2024 Benefits Survey

BASIC INFORMATION

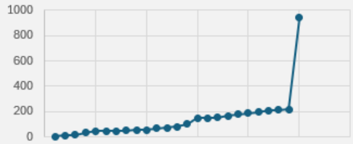
25 Participating Auxiliaries

56% Offer cash in lieu to employees who waive medical coverage.

139 Average number of Full-Time Benefit Eligible Employees (Ranging from 5 to 939)

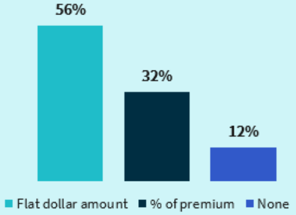
44% Offer CalPERS to Active Exempt Employees

Number of Full-Time Benefit Eligible Employees



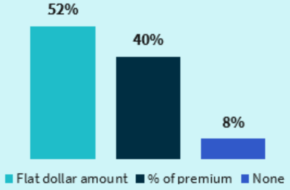
36% Offer CalPERS to Active Non-Exempt Employees

Basis for Active Exempt Employee Medical/Healthcare Contributions



74% Of Auxiliaries who offer percent of premium pay 80-99% of premium for Active Exempt Employees

Basis for Active Non-Exempt Employee Medical/Healthcare Contributions



70% Of Auxiliaries who offer percent of premium pay 80-99% of premium for Active Non-Exempt Employees

Dental Benefits

96% Offer dental benefits to Active Exempt Employees

92% Offer dental benefits to Active Non-Exempt Employees

37% Offer dental benefits to Exempt Early Retirees (Pre-Medicare)

38% Offer dental benefits to Non-Exempt Early Retirees (Pre-Medicare), Exempt Medicare Retirees, & Non-Exempt Medicare Retirees

Vision Benefits

96% Offer vision benefits to Active Exempt Employees

96% Offer vision benefits to Active Non-Exempt Employees

25% Offer vision benefits to Exempt Early Retirees (Pre-Medicare)

30% Offer vision benefits to Non-Exempt Early Retirees (Pre-Medicare)

29% Offer vision benefits to Exempt Medicare Retirees

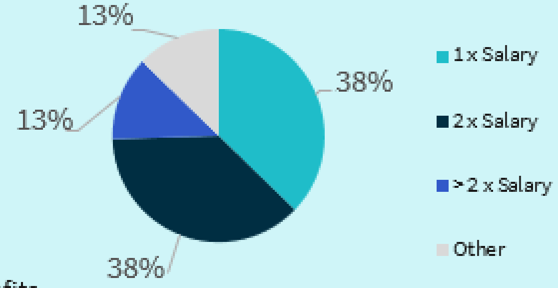
33% Offer vision benefits to Non-Exempt Medicare Retirees

Employee Life Insurance

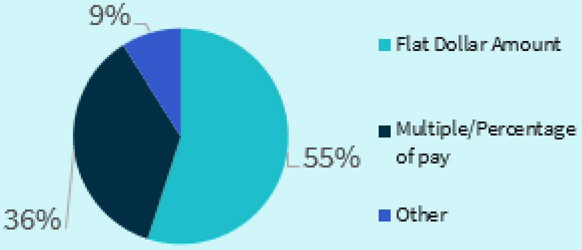
88% Offer a Group Employer Paid Life Insurance

81% Have AD&D Benefits that Mirror the Life Insurance Benefits

Multiple of Percentage of Pay for Exempt & Non-Exempt Employees



Calculation for Exempt & Non-Exempt Employee Life Insurance



2026 Strategy

Upcoming CSURMA Projects & Trainings

Did you know series - Alliant will be creating and sharing a did you know series which will provide more information on several topics. If your team has any topics, they would like covered please feel free to reach out

- CalPERS vs PRISM retiree rules
- Pathwise Group employee & HR resources as well as customizable trainings or recorded webinars for auxiliaries
- Qualifying events and deadlines
- PRISM value adds
- CSURMA Retiree Process

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

Communications – Continued communication will be sent that can be shared with employees.

- 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)

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
Additional requests/ ideas?	
Next Committee Meeting	- TBD – End of June/ 2 weeks later for approval

Appendix

PRISM Timeline

Alliant Insurance Services

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	2022	2023	2024	2025	#Δ
Anthem EPO					
Actives	35	40	41	48	7
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*35*	*40*	*41*	*48*	*7*
PRISM Anthem HMO Select $15					
Actives	21	22	18	16	-2
Non-Medicare Retirees	2	1	1	0	-1
Medicare Retirees	0	0	0	0	0
Subtotal	*23*	*23*	*19*	*16*	*-3*
PRISM Anthem HMO Full $20					
Actives	199	206	217	239	22
Non-Medicare Retirees	13	14	14	12	-2
Medicare Retirees	0	0	0	0	0
Subtotal	*212*	*220*	*231*	*251*	*20*
PRISM Anthem PPO 80					
Actives	162	152	145	154	9
Non-Medicare Retirees	23	20	22	20	-2
Medicare Retirees	0	0	0	0	0
Subtotal	*185*	*172*	*167*	*174*	*7*
PRISM Anthem PPO 90					
Actives	77	85	64	70	6
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*77*	*85*	*64*	*70*	*6*
PRISM Anthem HDHP I					
Actives	4	1	2	2	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*4*	*1*	*2*	*2*	*0*
PPO Medicare COB EGWP					
Actives	0	0	0	0	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	78	85	87	97	10
Subtotal	*78*	*85*	*87*	*97*	*10*
Anthem Total	**614**	**626**	**611**	**658**	**47**

Kaiser Enrollment	2022	2023	2024	2025	#Δ
PRISM Kaiser 15 Traditional					
Actives	463	432	454	430	-24
Non-Medicare Retirees	23	22	20	16	-4
Medicare Retirees	0	0	0	0	0
Subtotal	*486*	*454*	*474*	*446*	*-28*
PRISM Kaiser 20 Traditional					
Actives	140	146	156	197	41
Non-Medicare Retirees	7	5	0	5	5
Medicare Retirees	0	0	0	0	0
Subtotal	*147*	*151*	*156*	*202*	*46*
KPSA					0
Actives	0	0	0	0	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	80	84	90	94	4
Subtotal	*80*	*84*	*90*	*94*	*4*
Kaiser Total	**713**	**689**	**720**	**742**	**22**

	2022	2023	2024	2025	#Δ
Medical Grand Total	**1,327**	**1,315**	**1,331**	**1,400**	**69**

CSURMA AORMA Ancillary Plan Membership

PRISM Delta Dental DHMO	2022	2023	2024	2025	#Δ
Option 10A	187	214	232	248	16
Option 11A	0	0	0	0	0
Option 12A	0	0	0	0	0
Total	**187**	**214**	**232**	**248**	**16**

PRISM Delta Dental Premier PPO	2022	2023	2024	2025	#Δ
Option A	190	162	167	173	6
Option B	1,078	1,072	1,124	993	-131
Option C	371	358	351	611	260
Total	**1,639**	**1,592**	**1,642**	**1,777**	**135**

	2022	2023	2024	2025	#Δ
Dental Grand Total	**1,826**	**1,806**	**1,874**	**2,025**	**151**

PRISM VSP Vision	2022	2023	2024	2025	#Δ
Option A - Signature Enhanced Plan B	239	133	139	166	27
Option B - Signature Plan C	951	1,055	1,135	1,377	242
Option C - Choice A with Tints	434	423	419	296	-123
Option D - Choice Plan C with Tints & CVC	320	298	334	324	*-10*
Total	**1,944**	**1,909**	**2,027**	**2,163**	**136**

The Hartford Life and Disability	2022	2023	2024	2025	#Δ
Basic Life / AD&D	1,403	1,535	1,567	1,671	104
Retiree Life	4	4	4	4	0
Dependent Life	18	19	18	18	0
Voluntary Life	167	197	202	215	13
Long Term Disability	1,026	1,087	1,097	1,193	96
Short Term Disability	84	77	80	66	*-14*

Thank You