



# INDEPENDENCE ★ MISSOURI ★

A GREAT AMERICAN STORY

## Stay Well Committee Minutes

February 24, 2026 2:00 PM

In person meeting

20201 E. Jackson Dr., Independence, MO 64057

To view minutes from last meeting click [here](#).

### WELCOME

Also present: Bethany Dickey/HR, Kevin Kueker/Cigna, Jonathan Krass/CBiz, Lisa Phillips/Cigna, Melissa Cabrera/Finance, Ashley Hund/CBiz, Selena Good/Wellness, Jamie Frianklin/Retirees

### APPROVAL OF MINUTES

### FINANCIAL STATEMENT

1. Presented by the Finance Department

For the month of **January 2026:**

- The OAP 1 plan had a net income of \$152,532.
- The OAP 2 plan had a net loss of (\$119,788).
- Local Plus plan had a net loss of (\$460,399).
- Base plan had a net income of \$69,265.
- For the fourth month of the fiscal year, the Fund is experiencing a net income of \$566,831 which has resulted in an ending unrestricted net assets balance of \$6,954,251.

### UPDATE FROM CIGNA

- Network negotiations are in progress for KC Urology and HCA Midwest.
- Upcoming formulary changes will affect approximately 38 current members.

1. Presented by Kevin Kueker and Lisa Phillips

## **FINANCIAL REPORT**

1. Presented by CBiz

The Monthly Medical Financial Overview was distributed and discussed **January 2026** from CBiz.

- Plan Funding for the year is \$1,949,647.00 with a deficit of (\$147,048.00)
- Current enrollment for OAP 1, OAP 2, Local Plus, Base Plan, Cobra, and Retirees is 1,141.
- PEPM for Jan 2026 - 1837.58 vs. Jan 2025 - 1301.13.
- Reporting 1 high-cost claims and 1 over \$150,000 through January 2026.

## **UPDATE FROM HR**

1. Presented by Bethany Dickey

Cigna Supplemental plans are not appearing on MyCigna. It is a known issue and should be resolved by mid-March.

## **WELLNESS ACTIVITIES**

1. Presented by Selena Good

- Personify Health incentive program changes and incentive increases were explained.
- Fitness reimbursements up to \$100 are available again this year.

## **OLD BUSINESS**

1. COI Post-OE Enrollment Analysis 2026

## **NEW BUSINESS**

### **NEXT MEETING DATE**

March 24, 2026 at 2:00 pm in 149 IMC

March 24, 2026 at 2:00 pm in conference room 149 IMC.



# INDEPENDENCE

★ MISSOURI ★



## 2026 Plan Year Monthly Plan Performance Overview Report

Presented by CBIZ

**January 2026**

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# City of Independence, MO | 2026 Executive Summary

January 2026

## Enrollment

	Current Year				Prior Year	
	January 2026	Change from Prior	YTD Average	Change from Prior	January 2025	YTD Average
<b>Total</b>	<b>1,141</b>	<b>-0.4%</b>	<b>1,141</b>	<b>-0.4%</b>	<b>1,146</b>	<b>1,146</b>
OAP 1	145	-19.0%	145	-19.0%	179	179
OAP 2	275	-6.5%	275	-6.5%	294	294
Local Plus	338	16.6%	338	16.6%	290	290
Base Plan	135	20.5%	135	20.5%	112	112
COBRA	0	-100.0%	0	-100.0%	1	1
Retiree	248	-8.1%	248	-8.1%	270	270

## Plan Costs

	January 2026	Change from Prior	YTD Total	Change from Prior	January 2025	YTD Total
<b>Medical Claims</b>	<b>\$1,570,289</b>	<b>49.6%</b>	<b>\$1,570,289</b>	<b>49.6%</b>	<b>\$1,049,945</b>	<b>\$1,049,945</b>
OAP 1 (includes COBRA)	\$60,885	-73.0%	\$60,885	-73.0%	\$225,791	\$225,791
OAP 2 (includes COBRA)	\$247,369	-28.4%	\$247,369	-28.4%	\$345,302	\$345,302
Local Plus (includes COBRA)	\$807,461	505.7%	\$807,461	505.7%	\$133,315	\$133,315
Base Plan (includes COBRA)	\$18,033	-24.4%	\$18,033	-24.4%	\$23,857	\$23,857
Retiree (includes runout)	\$436,541	35.7%	\$436,541	35.7%	\$321,680	\$321,680
<b>Rx Claims</b>	<b>\$281,496</b>	<b>-22.7%</b>	<b>\$281,496</b>	<b>-22.7%</b>	<b>\$364,174</b>	<b>\$364,174</b>
OAP 1 (includes COBRA)	\$61,805	-57.2%	\$61,805	-57.2%	\$144,493	\$144,493
OAP 2 (includes COBRA)	\$88,216	17.9%	\$88,216	17.9%	\$74,845	\$74,845
Local Plus (includes COBRA)	\$13,204	-21.9%	\$13,204	-21.9%	\$16,904	\$16,904
Base Plan (includes COBRA)	\$3,068	-20.2%	\$3,068	-20.2%	\$3,845	\$3,845
Retiree (includes runout)	\$115,203	-7.2%	\$115,203	-7.2%	\$124,087	\$124,087
<b>Stop Loss Reimbursements</b>	<b>\$0</b>		<b>\$0</b>		<b>(\$181,962)</b>	<b>(\$181,962)</b>
<b>Rx Rebates</b>	<b>\$0</b>		<b>\$0</b>		<b>\$0</b>	<b>\$0</b>
<b>Total Net Claims</b>	<b>\$1,851,785</b>	<b>50.3%</b>	<b>\$1,851,785</b>	<b>50.3%</b>	<b>\$1,232,157</b>	<b>\$1,232,157</b>
<b>Fixed Costs</b>	<b>\$244,910</b>	<b>-5.4%</b>	<b>\$244,910</b>	<b>-5.4%</b>	<b>\$258,943</b>	<b>\$258,943</b>
<b>Total Net Plan Expenses</b>	<b>\$2,096,695</b>	<b>40.6%</b>	<b>\$2,096,695</b>	<b>40.6%</b>	<b>\$1,491,100</b>	<b>\$1,491,100</b>
Total PEPM	\$1,837.59	41.2%	\$1,837.59	41.2%	\$1,301.13	\$1,301.13

## Projected Plan Funding

	January 2026	Change from Prior	YTD Total	Change from Prior	January 2025	YTD Total
<b>Total</b>	<b>\$1,949,647</b>	<b>7.6%</b>	<b>\$1,949,647</b>	<b>7.6%</b>	<b>\$1,812,049</b>	<b>\$1,812,049</b>
Surplus/(Deficit)	(\$147,048)	-145.8%	(\$147,048)	-145.8%	\$320,949	\$320,949
Funding Vs. Expenses	107.5%	30.7%	107.5%	30.7%	82.3%	82.3%

# The City of Independence Financial Overview

Medical & Rx Overview for: All>All>All starting: Jan 2026

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Plan YTD
<b>Enrollment</b>													<b>Sum</b>
<b>Plans</b>													
OAP 1	145												145
OAP 2	275												275
Local Plus	338												338
Base Plan	135												135
OAP 1 COBRA	0												0
OAP 2 COBRA	0												0
Local Plus COBRA	0												0
Base Plan COBRA	0												0
Pre 65 Retiree OAP 1	167												167
Pre 65 Retiree OAP 2	62												62
Pre 65 Retiree Local Plus	15												15
Pre 65 Retiree Base Plan	4												4
<b>Total Participants</b>	<b>1,141</b>												<b>1,141</b>
<b>Claims</b>													<b>Sum</b>
<b>Medical Claims</b>													
OAP 1	\$ 60,885.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 60,885.00
OAP 2	\$ 247,369.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 247,369.00
Local Plus	\$ 807,461.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 807,461.00
Base Plan	\$ 18,033.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 18,033.00
OAP 1 COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OAP 2 COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Local Plus COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Base Plan COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Pre 65 Retiree OAP 1	\$ 237,016.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 237,016.00
Pre 65 Retiree OAP 2	\$ 187,841.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 187,841.00
Pre 65 Retiree Local Plus	\$ 11,681.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,681.00
Pre 65 Retiree Base Plan	\$ 2.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2.50
<b>Total Medical Claims Paid</b>	<b>\$ 1,570,288.50</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,570,288.50</b>
<b>Prescription Claims</b>													
OAP 1	\$ 61,805.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 61,805.00
OAP 2	\$ 88,216.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 88,216.00
Local Plus	\$ 13,204.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 13,204.00
Base Plan	\$ 3,068.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,068.00
OAP 1 COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OAP 2 COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Local Plus COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Base Plan COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Pre 65 Retiree OAP 1	\$ 83,821.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 83,821.00
Pre 65 Retiree OAP 2	\$ 30,962.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 30,962.00
Pre 65 Retiree Local Plus	\$ 380.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 380.00
Pre 65 Retiree Base Plan	\$ 40.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 40.00
<b>Total Prescription Claims Paid</b>	<b>\$ 281,496.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 281,496.00</b>
<b>Total ISL Reimbursements</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Aggregate Attachment Point</b>	<b>\$ 1,979,920.25</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,979,920.25</b>
Rx Rebates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Claims (Med+Rx+ISL Reim)</b>	<b>\$ 1,851,784.50</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,851,784.50</b>
<b>Fixed Expenses</b>													<b>Sum</b>
<b>Fixed Expenses</b>													
Administration Fees	\$ 62,264.37	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 62,264.37
Stop Loss Premium	\$ 172,895.73	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 172,895.73
CBIZ Consulting Fees	\$ 9,750.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,750.00
<b>Total Expenses</b>	<b>\$ 244,910.10</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 244,910.10</b>
<b>Total Plan Expenses (Claims + Fixed)</b>	<b>\$ 2,096,694.60</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,096,694.60</b>
<b>Employer and Employee Funding</b>													<b>Sum</b>
<b>Funding Components</b>													
Employer Funding	\$ 1,623,942.58	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,623,942.58
Employee Funding	\$ 325,704.43	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 325,704.43
COBRA Funding	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total ER and EE Funding</b>	<b>\$ 1,949,647.01</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,949,647.01</b>
<b>Funding Surplus/(Deficit)</b>	<b>\$ (147,047.59)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (147,047.59)</b>
<b>Expense / Funding Ratio</b>	<b>107.54%</b>												<b>107.54%</b>
<b>Plan Cost Summary PEPM</b>													<b>Avg PEPM</b>
Total Plan Cost PEPM	\$ 1,837.59	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,837.59
Total Claim Cost PEPM	\$ 1,622.95	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,622.95
Total Employee Cost PEPM	\$ 285.46	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 285.46
Employer Plan Cost PEPM	\$ 1,423.26	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,423.26



# The City of Independence Monthly Performance Overview Report

Medical & Rx Overview for: All>All>All starting: Jul 2025

	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Plan YTD
<b>Enrollment</b>													<i>Sum</i>
<b>Plans</b>													
OAP 1	179	176	173	173	171	170	145						1,187
OAP 2	286	286	285	284	282	283	275						1,981
Local Plus	302	298	297	305	303	303	338						2,146
Base Plan	125	122	122	125	130	130	135						889
OAP 1 COBRA	0	0	0	0	0	0	0						0
OAP 2 COBRA	0	0	0	0	0	0	0						0
Local Plus COBRA	0	0	0	0	0	0	0						0
Base Plan COBRA	0	0	0	0	0	0	0						0
Pre 65 Retiree OAP 1	170	172	171	168	167	166	167						1,181
Pre 65 Retiree OAP 2	64	64	64	65	64	63	62						446
Pre 65 Retiree Local Plus	12	13	12	12	12	12	15						88
Pre 65 Retiree Base Plan	3	3	3	3	3	3	4						22
<b>Total Participants</b>	<b>1,141</b>	<b>1,134</b>	<b>1,127</b>	<b>1,135</b>	<b>1,132</b>	<b>1,130</b>	<b>1,141</b>						<b>7,940</b>
<b>Claims</b>													<i>Sum</i>
<b>Medical Claims</b>													
OAP 1	\$ 291,280.59	\$ 239,460.56	\$ 368,260.27	\$ 183,303.07	\$ 363,466.18	\$ 269,716.94	\$ 60,885.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,776,372.61
OAP 2	\$ 243,680.59	\$ 334,496.99	\$ 295,740.85	\$ 345,102.77	\$ 242,569.71	\$ 425,350.44	\$ 247,369.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,134,310.35
Local Plus	\$ 181,610.31	\$ 340,965.45	\$ 215,067.65	\$ 324,459.87	\$ 236,517.30	\$ 215,246.83	\$ 807,461.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,321,328.41
Base Plan	\$ 26,732.76	\$ 16,480.28	\$ 13,064.50	\$ 19,277.75	\$ 20,046.97	\$ 80,129.98	\$ 18,033.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 193,765.24
OAP 1 COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OAP 2 COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Local Plus COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Base Plan COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Pre 65 Retiree OAP 1	\$ 150,078.32	\$ 92,452.17	\$ 135,406.57	\$ 112,465.89	\$ 231,387.88	\$ 113,802.94	\$ 237,016.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,072,609.77
Pre 65 Retiree OAP 2	\$ 111,516.01	\$ 45,362.38	\$ 106,984.86	\$ 131,586.45	\$ 154,615.76	\$ 105,710.48	\$ 187,841.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 843,616.94
Pre 65 Retiree Local Plus	\$ 3,421.61	\$ 6,336.51	\$ 4,525.40	\$ 3,793.30	\$ 17,170.52	\$ 8,400.16	\$ 11,681.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 55,328.50
Pre 65 Retiree Base Plan	\$ 691.44	\$ 585.59	\$ 413.06	\$ 593.82	\$ 84.95	\$ 84.95	\$ 2.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,456.31
<b>Total Medical Claims Paid</b>	<b>\$ 1,009,011.63</b>	<b>\$ 1,076,139.93</b>	<b>\$ 1,139,463.16</b>	<b>\$ 1,120,582.92</b>	<b>\$ 1,265,859.27</b>	<b>\$ 1,218,442.72</b>	<b>\$ 1,570,288.50</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 8,399,788.13</b>
<b>Prescription Claims</b>													
OAP 1	\$ 89,967.30	\$ 83,701.96	\$ 59,568.21	\$ 76,220.96	\$ 72,595.48	\$ 60,947.98	\$ 61,805.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 504,806.89
OAP 2	\$ 121,941.58	\$ 127,297.51	\$ 133,334.77	\$ 106,667.51	\$ 138,224.04	\$ 106,654.28	\$ 88,216.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 822,335.69
Local Plus	\$ 56,224.45	\$ 32,779.19	\$ 42,719.39	\$ 54,932.34	\$ 40,833.56	\$ 58,550.54	\$ 13,204.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 299,243.47
Base Plan	\$ 10,008.69	\$ 2,346.92	\$ 5,655.15	\$ 9,052.89	\$ 10,165.77	\$ 4,873.32	\$ 3,068.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 45,170.74
OAP 1 COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OAP 2 COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Local Plus COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Base Plan COBRA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Pre 65 Retiree OAP 1	\$ 132,903.68	\$ 108,956.14	\$ 127,776.94	\$ 146,845.14	\$ 142,812.02	\$ 104,453.25	\$ 83,821.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 847,568.17
Pre 65 Retiree OAP 2	\$ 16,497.27	\$ 14,409.14	\$ 50,774.21	\$ 23,738.46	\$ 35,617.81	\$ 36,175.22	\$ 30,962.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 208,174.11
Pre 65 Retiree Local Plus	\$ 342.42	\$ 337.48	\$ 1,498.79	\$ 910.05	\$ 599.42	\$ 2,847.88	\$ 380.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,916.04
Pre 65 Retiree Base Plan	\$ 508.04	\$ -	\$ 357.46	\$ 103.06	\$ 4.39	\$ 497.55	\$ 40.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,510.50
<b>Total Prescription Claims Paid</b>	<b>\$ 428,393.43</b>	<b>\$ 369,828.34</b>	<b>\$ 421,684.92</b>	<b>\$ 418,470.41</b>	<b>\$ 440,852.49</b>	<b>\$ 375,000.02</b>	<b>\$ 281,496.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,735,725.61</b>
<b>Total ISL Reimbursements</b>	<b>\$ (9,291.77)</b>	<b>\$ -</b>	<b>\$ (62,010.67)</b>	<b>\$ (113,071.70)</b>	<b>\$ (31,296.82)</b>	<b>\$ (206,838.89)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (422,509.85)</b>
<b>Aggregate Attachment Point</b>	<b>\$ 1,979,920.25</b>	<b>\$ 1,967,773.50</b>	<b>\$ 1,955,626.75</b>	<b>\$ 1,969,508.75</b>	<b>\$ 1,964,303.00</b>	<b>\$ 1,960,832.50</b>	<b>\$ 1,979,920.25</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 13,777,885.00</b>
<b>Rx Rebates</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (381,752.16)</b>	<b>\$ (53,684.63)</b>	<b>\$ -</b>	<b>\$ (307,461.52)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (742,898.31)</b>
<b>Total Claims (Med+Rx+ISL Reim)</b>	<b>\$ 1,428,113.29</b>	<b>\$ 1,445,968.27</b>	<b>\$ 1,117,385.25</b>	<b>\$ 1,372,297.00</b>	<b>\$ 1,675,414.94</b>	<b>\$ 1,079,142.33</b>	<b>\$ 1,851,784.50</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 9,970,105.58</b>
<b>Fixed Expenses</b>													<i>Sum</i>
<b>Fixed Expenses</b>													
Administration Fees	\$ 62,264.37	\$ 61,882.38	\$ 61,500.39	\$ 61,936.95	\$ 61,773.24	\$ 61,664.10	\$ 62,264.37	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 433,285.80
Stop Loss Premium	\$ 186,587.73	\$ 185,443.02	\$ 184,298.31	\$ 185,606.55	\$ 185,115.96	\$ 184,788.90	\$ 172,895.73	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,284,736.20
CBIZ Consulting Fees	\$ 9,000.00	\$ 9,000.00	\$ 9,000.00	\$ 9,000.00	\$ 9,000.00	\$ 9,000.00	\$ 9,750.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 63,750.00
<b>Total Expenses</b>	<b>\$ 257,852.10</b>	<b>\$ 256,325.40</b>	<b>\$ 254,798.70</b>	<b>\$ 256,543.50</b>	<b>\$ 255,889.20</b>	<b>\$ 255,453.00</b>	<b>\$ 244,910.10</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,781,772.00</b>
<b>Total Plan Expenses (Claims + Fixed)</b>	<b>\$ 1,685,965.39</b>	<b>\$ 1,702,293.67</b>	<b>\$ 1,372,183.95</b>	<b>\$ 1,628,840.50</b>	<b>\$ 1,931,304.14</b>	<b>\$ 1,334,595.33</b>	<b>\$ 2,096,694.60</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 11,751,877.58</b>
<b>Employer and Employee Funding</b>													<i>Sum</i>
<b>Funding Components</b>													
Employer Funding	\$ 1,496,688.35	\$ 1,488,866.71	\$ 1,482,353.19	\$ 1,490,303.32	\$ 1,484,956.44	\$ 1,477,755.28	\$ 1,623,942.58	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,544,865.87
Employee Funding	\$ 307,000.52	\$ 305,790.79	\$ 304,410.38	\$ 305,180.48	\$ 303,379.71	\$ 301,528.73	\$ 325,704.43	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,152,995.04
COBRA Funding	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total ER and EE Funding</b>	<b>\$ 1,803,688.87</b>	<b>\$ 1,794,657.50</b>	<b>\$ 1,786,763.57</b>	<b>\$ 1,795,483.80</b>	<b>\$ 1,788,336.15</b>	<b>\$ 1,779,284.01</b>	<b>\$ 1,949,647.01</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 12,697,860.91</b>
<b>Funding Surplus/(Deficit)</b>	<b>\$ 117,723.48</b>	<b>\$ 92,363.83</b>	<b>\$ 414,579.62</b>	<b>\$ 166,643.30</b>	<b>\$ (142,967.99)</b>	<b>\$ 444,688.68</b>	<b>\$ (147,047.59)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 945,983.33</b>
<b>Expense / Funding Ratio</b>	<b>93.47%</b>	<b>94.85%</b>	<b>76.80%</b>	<b>90.72%</b>	<b>107.99%</b>	<b>75.01%</b>	<b>107.54%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>92.55%</b>
<b>Plan Cost Summary PEPM</b>													<i>Avg PEPM</i>
Total Plan Cost PEPM	\$ 1,477.62	\$ 1,501.14	\$ 1,217.55	\$ 1,435.10	\$ 1,706.10	\$ 1,181.06	\$ 1,837.59	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,480.09
Total Claim Cost PEPM	\$ 1,251.63	\$ 1,275.10	\$ 991.47	\$ 1,209.07	\$ 1,480.05	\$ 954.99	\$ 1,622.95	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,255.68
Total Employee Cost PEPM **	\$ 269.06	\$ 269.66	\$ 270.11	\$ 268.88	\$ 268.00	\$ 266.84	\$ 285.46	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 271.16
Employer Plan Cost PEPM	\$ 1,311.73	\$ 1,312.93	\$ 1,315.31	\$ 1,313.04	\$ 1,311.80	\$ 1,307.75	\$ 1,423.26	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,328.07

\*\* Employee cost PEPM includes COBRA premiums

## Large Claimants by

Current Year

Year Paid:

1/1/2026 to

12/31/2026

Member ID	Plan	Relationship	Status	Diagnosis	January	February	March	April	May	June	July	August	September	October	November	December	YTD Total
359754085857882	Local Plus	Child	Active	Acute Respiratory Failure with Hypoxia	\$663,156												\$663,156
					\$663,156	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$663,156

# The City of Independence Performance Overview Report

## 2024 Medical Enrollment by Plan & Tier

Enrollment	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Plan YTD Average
<b>Plans</b>													
<b>OAP 1</b>													
Employee Only	43												43
Employee + Spouse	22												22
Employee + Child	29												29
Family	51												51
<b>OAP 2</b>													
Employee Only	86												86
Employee + Spouse	48												48
Employee + Child	44												44
Family	97												97
<b>Local Plus</b>													
Employee Only	136												136
Employee + Spouse	32												32
Employee + Child	69												69
Family	101												101
<b>Base Plan</b>													
Employee Only	113												113
Employee + Spouse	8												8
Employee + Child	5												5
Family	9												9
<b>OAP 1 COBRA</b>													
Employee Only	0												0
Employee + Spouse	0												0
Employee + Child	0												0
Family	0												0
<b>OAP 2 COBRA</b>													
Employee Only	0												0
Employee + Spouse	0												0
Employee + Child	0												0
Family	0												0
<b>Local Plus COBRA</b>													
Employee Only	0												0
Employee + Spouse	0												0
Employee + Child	0												0
Family	0												0
<b>Base Plan COBRA</b>													
Employee Only	0												0
Employee + Spouse	0												0
Employee + Child	0												0
Family	0												0
	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Plan YTD
<b>Pre 65 Retiree OAP 1</b>													
Employee Only	92												92
Employee + Spouse	43												43
Employee + Child	18												18
Family	14												14
<b>Pre 65 Retiree OAP 2</b>													
Employee Only	35												35
Employee + Spouse	6												6
Employee + Child	8												8
Family	13												13
<b>Pre 65 Retiree Local Plus</b>													
Employee Only	8												8
Employee + Spouse	3												3
Employee + Child	3												3
Family	1												1
<b>Pre 65 Retiree Base Plan</b>													
Employee Only	4												4
Employee + Spouse	0												0
Employee + Child	0												0
Family	0												0
<b>Total Participants</b>	<b>1,141</b>												<b>1,141</b>

Medical & Rx  
 Comparison for: All>All>All>All

### Month By Month Funding vs Costs

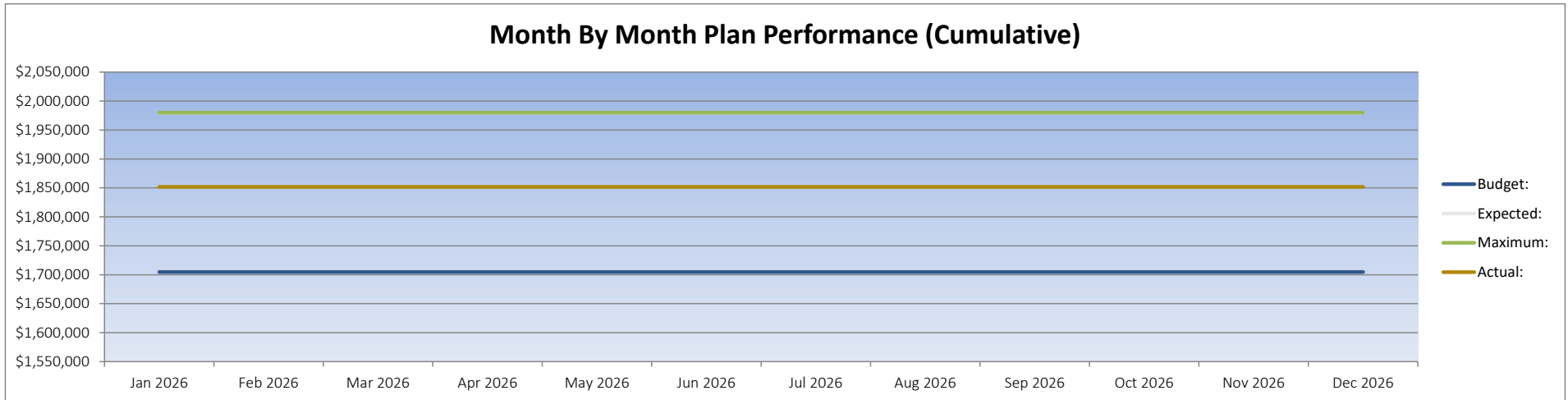
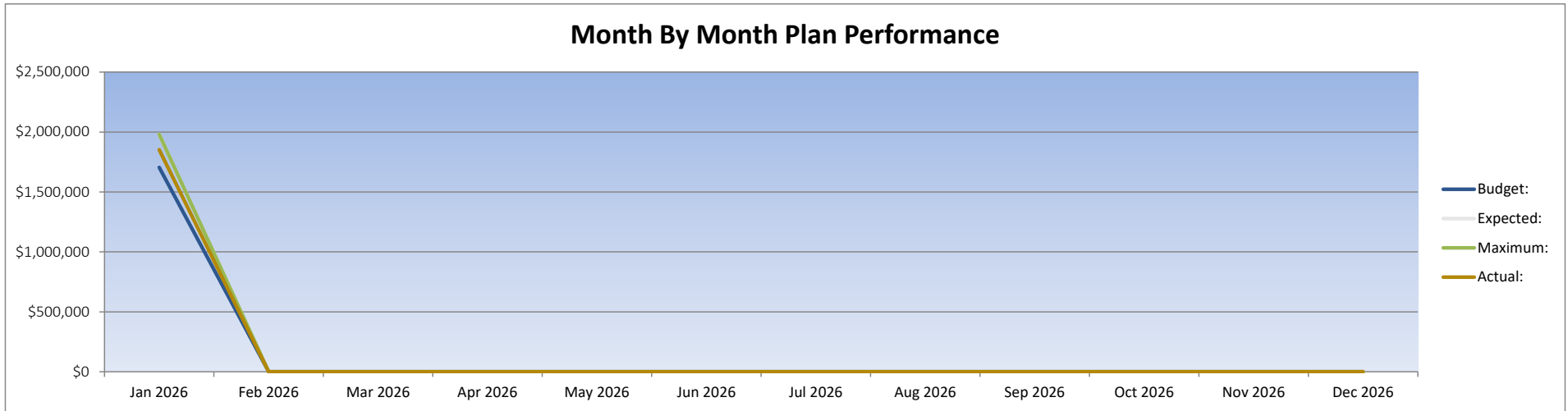


**Notes:**

*Costs include Claims, Admin Fees, Stop Loss Premium, and other Fees.*

Medical & Rx

Comparison for: All>All>All>All



**Notes:**

Budget is based on Funding Rates minus Admin Fees, Stop Loss Premium, and Expenses

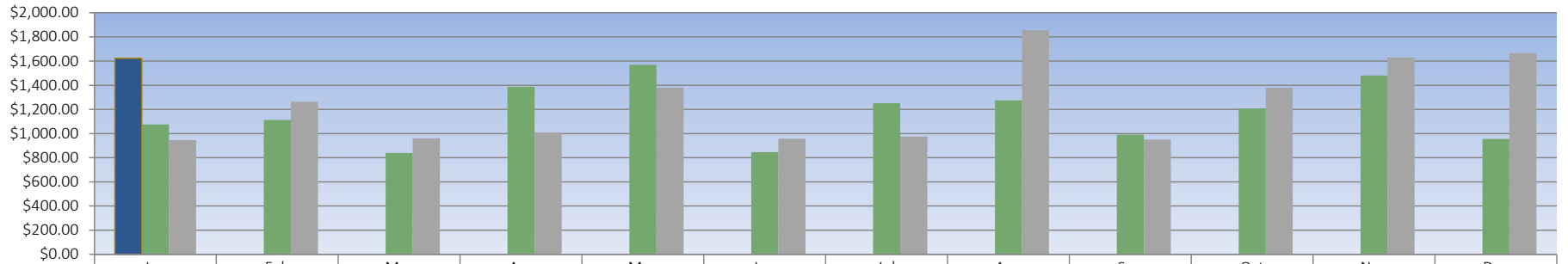
Maximum is aggregate attachment

Expected is calculated as Maximum / (Corridor Factor, 125%)

Actual is Gross Claims minus Stop Loss Reimbursement and Rx Rebates Paid.

Medical & Rx  
 Comparison for: All>All>All>All

### Month By Month Plan Performance (PEPM)



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
■ Plan Year 2026	\$1,622.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
■ Plan Year 2025	\$1,075.18	\$1,111.84	\$838.72	\$1,387.70	\$1,570.06	\$845.64	\$1,251.63	\$1,275.10	\$991.47	\$1,209.07	\$1,480.05	\$954.99
■ Plan Year 2024	\$945.19	\$1,262.95	\$960.43	\$1,006.63	\$1,379.75	\$957.16	\$976.14	\$1,854.71	\$950.70	\$1,379.19	\$1,628.58	\$1,666.36

Period	2022	2023	2024	2025	2026
	Jan 2022 to Dec 2022	Jan 2023 to Dec 2023	Jan 2024 to Dec 2024	Jan 2025 to Dec 2025	Jan 2026 to Dec 2026

Enrollment					
Active and COBRA Participants (Total Subscriber-Months)	13,510	13,428	13,439	13,627	1,141

Claims	2022	2023	2024	2025	2026
<b>Medical and Rx - Active and COBRA</b>					
Gross Paid Claims	\$ 20,910,902	\$ 19,147,265	\$ 19,121,390	\$ 18,564,743	\$ 1,851,785
Stop-Loss Reimbursements*	\$ (2,397,744)	\$ (739,638)	\$ (564,380)	\$ (1,002,009)	\$ -
Rx Rebates	\$ (1,227,738)	\$ (1,451,381)	\$ (1,784,834)	\$ (1,671,538)	\$ -
Net Paid Claims	\$ 17,285,420	\$ 16,956,246	\$ 16,772,176	\$ 15,891,196	\$ 1,851,785
<b>PEPY Net Paid Claims</b>	<b>\$ 15,353</b>	<b>\$ 15,153</b>	<b>\$ 14,976</b>	<b>\$ 13,994</b>	<b>\$ 19,475</b>

\*Stop Loss Reimbursements includes ISL and Aggregate reimbursements when applicable

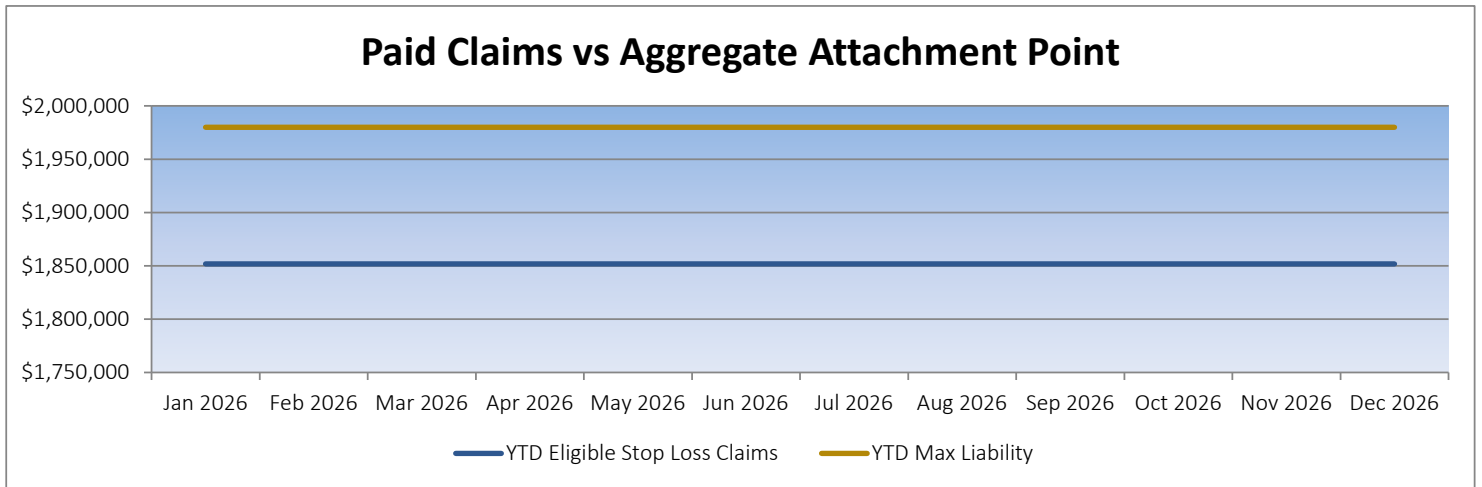
Fixed Costs					
<b>Expenses - Active and COBRA</b>					
Administration Fees	\$ 659,423	\$ 713,967	\$ 733,366	\$ 743,625	\$ 62,264
Stop Loss Premium	\$ 1,835,874	\$ 1,738,657	\$ 1,799,751	\$ 2,228,423	\$ 172,896
CBIZ Consulting Fees	\$ 108,000	\$ 108,000	\$ 108,000	\$ 108,000	\$ 9,750
<b>Total Fixed Costs</b>	<b>\$ 2,603,297</b>	<b>\$ 2,560,624</b>	<b>\$ 2,641,117</b>	<b>\$ 3,080,049</b>	<b>\$ 244,910</b>
<b>PEPY Fixed</b>	<b>\$ 2,312</b>	<b>\$ 2,288</b>	<b>\$ 2,358</b>	<b>\$ 2,712</b>	<b>\$ 2,576</b>

<b>Stop-Loss Premium Loss Ratio</b>	<b>131%</b>	<b>43%</b>	<b>31%</b>	<b>45%</b>	<b>0%</b>
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Plan Cost Summary					
<b>Total Plan Cost PEPY</b>	\$ 17,666	\$ 17,441	\$ 17,335	\$ 16,706	\$ 22,051
<b>Total Employee Cost PEPY</b>	\$ 3,240	\$ 3,128	\$ 3,172	\$ 3,243	\$ 3,425
<b>Total Employer Cost PEPY (net of EE contributions)</b>	\$ 14,426	\$ 14,314	\$ 14,162	\$ 13,463	\$ 18,626

Medical & Rx  
 Comparison for: All>All>All>All

Aggregate Stop Loss Accounting				
Jan 1, 2026 through Dec 31, 2026				
Month	YTD Eligible Stop		YTD Amount Over Aggregate	Eligible Claims as a % of Max
	Loss Claims	YTD Max Liability		
Jan 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Feb 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Mar 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Apr 2026	\$1,851,785	\$1,979,920	\$0	93.53%
May 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Jun 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Jul 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Aug 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Sep 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Oct 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Nov 2026	\$1,851,785	\$1,979,920	\$0	93.53%
Dec 2026	\$1,851,785	\$1,979,920	\$0	93.53%



**Notes:**  
 YTD Eligible Stop Loss Claims are Gross Claims minus Stop Loss Reimbursements