



City of Scottsdale  
Loss Trust Fund Board  
Regular Meeting  
Notice and Agenda

5:00 p.m., Wednesday, May 7, 2025  
City Attorney Conference Room and via TEAMS  
3939 N. Drinkwater Blvd., Scottsdale, AZ 85251  
Call: 480-378-2354 Meeting ID: 272 463 386#

**Call to Order**

**Roll Call**

Chair Allan Smith, Vice Chair Jake Seltzer, Austin Brooker, Brian Pittluck

***One or more members of the public body may be attending the meeting by telephone, video, or internet conferencing, pursuant to A.R.S. §38-431(4)***

**Public Comment:**

Citizens may address the members of the Loss Trust Fund Board during Public Comment. This “Public Comment” time is reserved for citizen comments regarding non-agendized items. Arizona State law prohibits the Loss Trust Fund Board from discussing or taking action on an item that is not on the prepared agenda. Citizens may complete one Request to Speak “Public Comment” card per meeting and submit it to City Staff. **Public testimony is limited to three (3) minutes per speaker.**

Written comment cards are being accepted for both agendized and non-agendized items and may be submitted to City Staff at any time. Cards submitted after public testimony has begun will be provided to the Loss Trust Fund Board at the conclusion of the testimony for that item.

**1. Approval of minutes of Public Meeting conducted on September 25, 2024**

Action: Motion to approve minutes as submitted or with suggested changes

**2. Discussion, nomination, and election of Chair and Vice-Chair**

A Chair and Vice-Chair must be nominated and voted upon in the first meeting of the calendar year to serve a one-year term. No person shall serve in the same capacity for more than two consecutive full one-year terms.

Action: Discuss, nominate and vote to elect a Chair and Vice-Chair.

**3. Presentation and discussion of the fiscal year 2025/26 medical plan premiums**  
(Information item)

**4. Discussion and possible action on 2024 Board and Commission Annual Report Summary**

Action: Discussion and possible action to approve submission of the 2024 Board and Commission Annual Report Summary as submitted or with suggested changes.

**5. Discussion and possible action on submission of the annual report to City Council**

Action: Discussion and possible action to approve Annual Report as submitted or with suggested changes.

## Adjournment



Persons with a disability may request a reasonable accommodation by contacting Risk Management at 480-312-2490. Requests should be made 24 hours in advance, or as early as possible, to allow time to arrange the accommodation. For TTY users, the Arizona Relay Service (1-800-367-8939) may contact Risk Management at 480-312-2490.



## **DRAFT MINUTES**

### **LOSS TRUST FUND BOARD MEETING**

**City Attorney Conference Room and Via Teams  
3939 N. Drinkwater Blvd.  
Scottsdale, Arizona 85251**

**September 25, 2024  
5:00 p.m.**

**PRESENT:** Allan Smith, Chair  
Jake Seltzer, Vice-Chair  
Austin Brooker  
Brian Pittluck

**STAFF:** George Woods, Director of Risk Management  
Lori Davis, Legal Advisor  
Denise Plug, Risk Management Assistant  
Adam Hirsch, Consulting Actuary (virtual)

#### **CALL TO ORDER**

Chair Smith called the meeting of the Loss Trust Fund Board to order at 5:04 p.m.

#### **ROLL CALL**

A formal roll call confirmed the presence of Board Members as stated above.

#### **1. Approval of minutes of Public Meeting conducted on May 21, 2024**

BOARD MEMBER BROOKER MOVED TO APPROVE THE MAY 21, 2024, PUBLIC MEETING MINUTES. BOARD MEMBER PITTLUCK SECONDED THE MOTION, WHICH CARRIED FOUR (4) TO ZERO (0). CHAIR SMITH, VICE-CHAIR SELTZER, AND BOARD MEMBERS PITTLUCK AND BROOKER VOTED IN THE AFFIRMATIVE. THERE WERE NO DISSENTING VOTES.

## 2. Presentation and discussion of Actuary Study by Oliver Wyman

Adam Hirsch, Consulting Actuary, provided an overview on the results of the Actuary Study. Estimating Outstanding Liability for the city, which is a balance sheet responsibility for claims that have occurred through June 30, 2024. Such claims may not all be reported to date, and the final value is unknown, but this is part of the estimation process. The estimation process is trying to determine a reasonable estimate for where open claims will settle. Oliver Wyman provided an accounting estimate of \$18.3 million on a nominal basis, meaning without considering the time value of money or any interest the city could earn on assets prior to paying any claims.

Last year, the balance was estimated to be \$18.4 million and looking forward 12 months an increase was projected based on a growing exposure or growing risk that becomes costlier over time. The city's expense was expected to exceed what was paid over the next 12 months and the balance was increased by \$1.5 million. However, all the actual information has been received for the past 12 months and the balance dropped down to the original estimate of \$18.3 million.

The incurred portion is the movement in the estimate, for example workers compensation injury; initial assessment from a 3<sup>rd</sup> party based on the injury and amount of time this person might miss work. We think of it as a \$10,000 responsibility and that gets moved up and down over time as more information is gathered, such as the claim is litigated, stays open, additional injuries, etc. The incurred movement is important data and the way to interpret this is in the aggregate up or down, but normally up and remains stable between \$5 to \$8 million year over year. FY 23/24 aggregate incurred movement was \$6.4 million which is reasonable and lower than expected based on the growing risk because of the trend level. This may lead to revisiting estimates and potentially not going as high as the prior year.

Payments made during the year are estimated but also projected forward 12 months. When projecting forward 12 months it is determining the expense and payment level per month for the next 12 and these two move in different directions. The expense is an addition to the reserve balance, where the payments represent a reduction to the balance. The report shows the payments came in higher than the expense for FY 23/24 which mainly falls under workers compensation but there is an increase in general liability this year. Mr. Woods noted the slight increase in general liability is due to some active cases of a high dollar in nature.

Mr. Hirsch reviewed some acronyms and terminology that is used in the reports. ALAE = Allocated Loss Adjustment Expenses, most often legal fees associated with individual claims. ULAE = Unallocated Loss Adjustment Expenses, often general claims handling type fees. Most of the numbers exclude ULAE but a separate ULAE estimate is added to the balance. Confidence Level = a way of estimating an adverse scenario or something more conservative. Mr. Hirsch prefers to use the word "judgmental". A brief recap of last year's conversation was provided related to confidence level a/k/a judgmental.

Projecting out a provision must be added monthly for expenses and the estimated reduction for payments during the 12 months. The two fashions are undiscounted / nominal and central estimates, meaning no application or consideration of investment income that is earned in the meantime. A lot of considerations go into projecting out five

years due to movement in the current estimate and becoming more dependent on things such as what the payroll and property values will be, the number of vehicles will increase year over year, the exposure element, the appropriate trend, increase cost of claims year over year, etc., etc. as well as the payment level.

Projecting out the confidence level estimate on a discounted basis, this is the first year the rate has moved from 1% to 4% annual. New actuarial guidance was implemented last year stating actuaries can no longer just take the discount rate from their client as an input, they must have a conversation with the client and make sure the rate is supportable and reasonable and insert a comment noting such. "It was confirmed with the City Treasurer that 4% is used elsewhere within treasurer decisions for the city and thus the rate has moved to that rate this year". Ms. Plug explained the 4% is used for all other actuarial studies that are done in the city which was clarified with the treasurer. Mr. Woods noted the records are swept which is why the nominal estimate is used in place of the discounted estimate.

Mr. Hirsch state this was one of the most stable reports they have done in the three years.

In response to Chairman Smith's question, Mr. Hirsch clarified the budget is still nominal but uses a higher confidence level. Table 11 is nominal with no discount and no 4% applied but it does show various percentiles. This should be read as Oliver Wyman's estimate with everything we know through 2024 of where the balance will be on June 30, 2025, June 30, 2026, out to June 30, 2030. Mr. Woods noted the fund balance for FY23 was projected at \$24 million and ended at \$28.9 million. The fund balance for FY 24 was projected at \$26.3 million and is on track to end at just over \$30 million. There is a possibility of working with treasury regarding way to reduce insurance premiums.

In response to Board Member Pittluck's question, Mr. Hirsch noting nothing jumped out in a negative sense. The change the city made in reserving for workers compensation claims held up and the data points appear to be well aligned with last years data points. Mr. Woods discussed prior to last year's workers compensation medical payout was \$2.6 million and last year's was \$2.7 million. He accredits this to a medical bill review provider Definiti Comp Solutions who has brought the bill down to 12%. They also provide defense and indemnification during litigation.

In response to Chairman Smith's questions, Mr. Hirsch explained all estimates are based on what we know through June 30, 2024. There is an expected increase in the reserve balance and there is a growing risk topic. The increase over the past 12 months was not as heavy as expected across the developing claims, growing exposure size, and severity trend in aggregate. The balance decreased because of a slightly heavier level of payments. A discussion ensued regarding IBNR claims and how the estimated numbers appear to be too high based on the actuals. Chairman Smith noted he was trying to see if there was a correlation between pointing good fingers at people about doing conscientious work. Mr. Hirsch explained it is tough to know exactly where to point that positive finger; however, all the data aligns with something being done successfully.

Mr. Wood explained a few things that might be impacting the IBNR and ultimately how much the city is paying.

- Safety National completed a benchmarking study on how the city was handling claims. The final report determined the city has a high number of occurrences of back, shoulder, and knee claims, which roll into surgery and are left open too long. A workers compensation team started meeting weekly and became aggressive in terms of using 20-day letters regarding the supportive care award up to two years for a permanent injury.
- If the award is not used for a period of 10 months another 20-day letter will be sent out advising them if they do not contact the city the claim will be closed, and reserve dropped.
- Began utilizing nurse case managers to attend medical appointments and advise the medical provider that the city does offer to accommodate restricted work duty.
- The medical bill review provider is decreasing the payments for medical expenses.
- The plan is to have an in-house physical therapy center to allow cost containment and control. Employees would be able to attend physical therapy while on the clock, reduce cost and get them back to work faster.

The focus is on workers compensation because it stands out within the risk management package. There are great Attorneys, claims adjusters, and contract folks doing back-end work. Chairman Smith noted Mr. Hirsh is doing the paper side to reflect the positive developments.

#### **OPEN CALL TO THE PUBLIC**

No comments were submitted.

#### **ADJOURNMENT**

BOARD MEMBER PITTLUCK MOVED TO ADJOURN THE MEETING. BOARD MEMBER BROOKER SECONDED THE MOTION, WHICH CARRIED FOUR (4) TO ZERO (0). CHAIR SMITH, VICE-CHAIR SELTZER, AND BOARD MEMBERS PITTLUCK AND BROOKER VOTED IN THE AFFIRMATIVE. THERE WERE NO DISSENTING VOTES.

With no further business to discuss, being duly moved and seconded, the meeting adjourned at 5:49 p.m.

Recorded and Transcribed by eScribers, LLC.



## Medical Plan Experience

Month Ending March

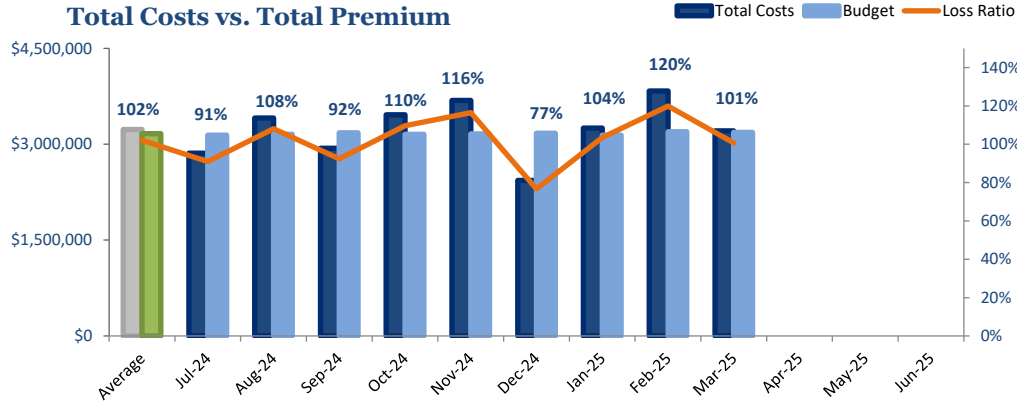
July 1, 2024 through June 30, 2025



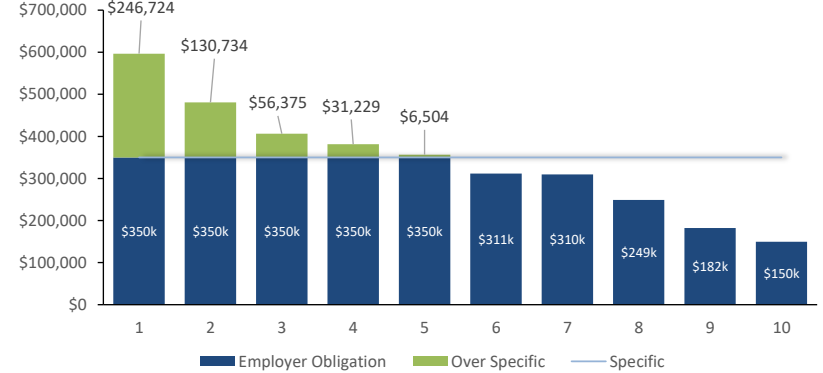
Prepared For:



### Total Costs vs. Total Premium



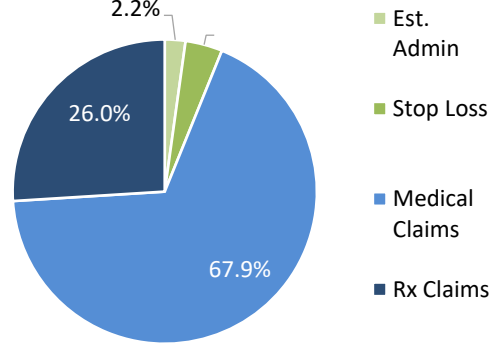
### > \$100K High Claimants



### YTD Medical Paid Summary

Plan	Year-to-Date
Cigna OAP IN	\$ 20,761,300
Cigna OAP	\$ 4,422,767
Cigna OAP + HSA	\$ 3,935,199
Cigna Local Plus	\$ 1,096,785
Refunds	\$ (1,951,342)
Stop Loss Reimbursement	\$ (1,090,111)
Admin / Insurance Costs	\$ 1,903,822
Total Fixed & Claims	\$ 29,078,419
Estimated Budget	\$ 28,488,770
Premium to Total Costs Surplus/Deficit	\$ (589,649)

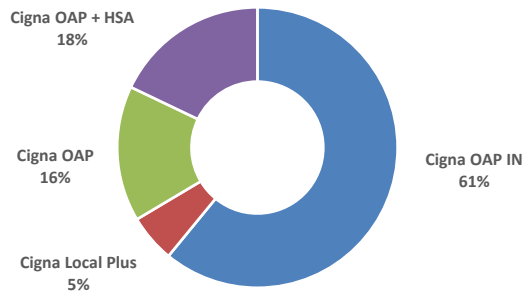
### Cost Distribution 2024



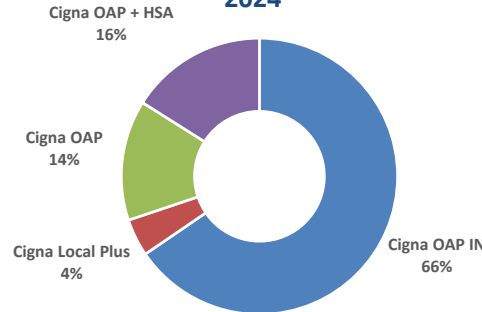
### Year Over Year PMPM Cost Distribution

	2024 YTD	2023	% Change
Net Medical - PMPM	\$480	\$410	17.1%
Net Pharmacy PMPM	\$140	\$133	5.3%
Est admin - PMPM	\$44	\$41	7.3%
Total Spend - PMPM	\$662	\$584	13.4%
<b>Est Budget</b>	<b>\$649</b>	<b>\$616</b>	<b>5.4%</b>
Employer Contribution PMPM	\$498	\$471	5.7%
Employee Contribution PMPM	\$151	\$145	4.1%
Employer Contribution %	77%	76%	0.4%

### Enrollment by Plan 2023



### Enrollment by Plan 2024

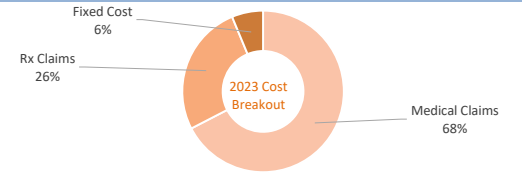
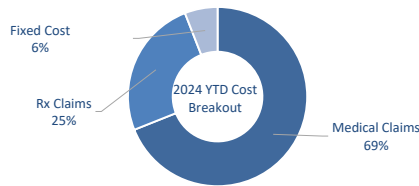
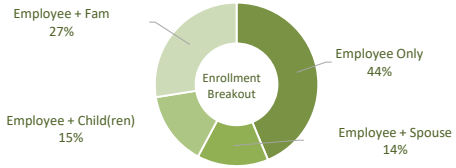


### 2024 Loss Ratio

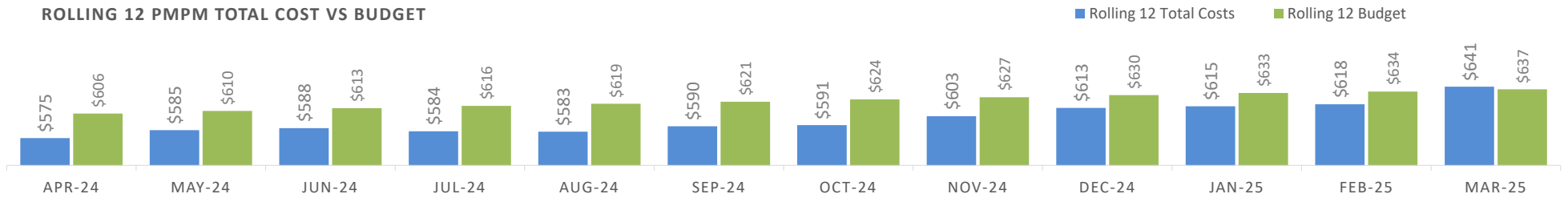


**City of Scottsdale**  
**Current Year - All Plans**

	Enrollment						Claims				Fixed Fees			Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost		
	A	B	C	D	E	F	G	H	I	J	K = (G+H+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)		
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Stop Loss Fee	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total		
All Plans	Jul-24	906	299	307	589	2,101	4,854	\$1,941,987	\$858,395	\$0	-\$149,930	\$2,650,451	\$74,480	\$133,687	\$2,858,618	\$738,793	\$2,402,104	\$3,140,897	91%	\$2,119,825	
	Aug-24	915	305	311	587	2,118	4,872	\$2,249,320	\$952,765	\$0	\$0	\$3,202,085	\$75,083	\$134,768	\$3,411,937	\$740,607	\$2,416,197	\$3,156,804	108%	\$2,671,330	
	Sep-24	929	308	313	588	2,138	4,882	\$2,397,176	\$969,584	-\$642,815	\$0	\$2,723,945	\$75,792	\$136,041	\$2,935,778	\$741,352	\$2,436,256	\$3,177,608	92%	\$2,194,426	
	Oct-24	925	302	315	584	2,126	4,850	\$2,399,386	\$849,804	\$0	\$0	\$3,249,190	\$75,367	\$135,277	\$3,459,835	\$734,270	\$2,421,446	\$3,155,716	110%	\$2,725,565	
	Nov-24	925	306	314	585	2,130	4,865	\$2,531,377	\$942,129	\$0	\$0	\$3,473,506	\$75,509	\$135,532	\$3,684,546	\$733,518	\$2,429,200	\$3,162,718	116%	\$2,951,028	
	Dec-24	934	304	314	588	2,140	4,871	\$2,274,654	\$855,208	-\$689,543	-\$218,953	\$2,221,365	\$75,863	\$136,168	\$2,433,397	\$733,564	\$2,438,678	\$3,172,242	77%	\$1,699,833	
	Jan-25	931	300	313	580	2,124	4,907	\$2,221,447	\$935,465	\$0	-\$114,391	\$3,042,521	\$75,296	\$135,150	\$3,252,967	\$729,750	\$2,411,935	\$3,141,685	104%	\$2,523,217	
	Feb-25	970	292	318	593	2,173	4,908	\$2,825,993	\$919,520	\$0	-\$128,410	\$3,617,103	\$77,033	\$138,268	\$3,832,404	\$738,277	\$2,457,873	\$3,196,150	120%	\$3,094,127	
	Mar-25	967	293	313	592	2,165	4,897	\$3,311,000	\$780,841	-\$618,984	-\$478,427	\$2,994,430	\$76,749	\$137,759	\$3,208,938	\$733,627	\$2,451,323	\$3,184,950	101%	\$2,475,311	
	Apr-25																				
	May-25																				
	Jun-25																				
<b>Total</b>	<b>8,402</b>	<b>2,709</b>	<b>2,818</b>	<b>5,286</b>	<b>19,215</b>	<b>43,906</b>	<b>\$22,152,340</b>	<b>\$8,063,710</b>	<b>-\$1,951,342</b>	<b>-\$1,090,111</b>	<b>\$27,174,597</b>	<b>\$681,172</b>	<b>\$1,222,650</b>	<b>\$29,078,419</b>	<b>\$6,623,758</b>	<b>\$21,865,012</b>	<b>\$28,488,770</b>	<b>102%</b>	<b>\$22,454,661</b>		
Mo / Avg	934	301	313	587	2,135	4,878	\$2,461,371	\$895,968	-\$216,816	-\$121,123	\$3,019,400	\$75,686	\$135,850	\$3,230,935	\$735,973	\$2,429,446	\$3,165,419		\$2,494,962		
PEPM Avg							\$1,153	\$420	-\$102	-\$57	\$1,414	\$35	\$64	\$1,513	\$345	\$1,138	\$1,483		\$1,169		
PMPM Avg							\$505	\$184	-\$44	-\$25	\$619	\$16	\$28	\$662	\$151	\$498	\$649		\$511		
% Chang	0.9%	3.0%	6.2%	-2.5%	1.0%	0.8%	14.3%	6.4%	10.0%	-21.9%	14.0%	6.7%	7.7%	13.4%	4.1%	5.7%	5.4%		16.4%		
<b>Total</b>	<b>11,107</b>	<b>3,506</b>	<b>3,538</b>	<b>7,227</b>	<b>25,378</b>	<b>58,096</b>	<b>\$25,673,397</b>	<b>\$10,026,379</b>	<b>-\$2,301,138</b>	<b>-\$1,876,634</b>	<b>\$31,522,003</b>	<b>\$899,726</b>	<b>\$1,484,105</b>	<b>\$33,905,835</b>	<b>\$8,424,993</b>	<b>\$27,363,610</b>	<b>\$35,788,603</b>	<b>95%</b>	<b>\$25,480,842</b>		
Mo / Avg	926	292	295	602	2,115	4,841	\$2,139,450	\$835,532	-\$191,762	-\$156,386	\$2,626,834	\$74,977	\$123,675	\$2,825,486	\$702,083	\$2,280,301	\$2,982,384		\$2,123,404		
PEPM Avg							\$1,012	\$395	-\$91	-\$74	\$1,242	\$35	\$58	\$1,336	\$332	\$1,078	\$1,410		\$1,004		
PMPM Avg							\$442	\$173	-\$40	-\$32	\$543	\$15	\$26	\$584	\$145	\$471	\$616		\$439		
% Chang	5.9%	-3.4%	-4.5%	-1.9%	0.7%	-1.8%	-0.2%	13.8%	48.1%	10.3%	0.7%	0.0%	23.8%	1.6%	0.7%	9.5%	7.3%		1.9%		
<b>Total</b>	<b>10,493</b>	<b>3,629</b>	<b>3,705</b>	<b>7,365</b>	<b>25,192</b>	<b>59,181</b>	<b>\$26,215,835</b>	<b>\$9,015,572</b>	<b>-\$1,588,756</b>	<b>-\$1,722,917</b>	<b>\$31,919,734</b>	<b>\$893,132</b>	<b>\$1,243,729</b>	<b>\$34,056,595</b>	<b>\$8,530,054</b>	<b>\$25,419,166</b>	<b>\$33,949,220</b>	<b>100%</b>	<b>\$25,526,541</b>		
Mo / Avg	874	302	309	614	2,099	4,932	\$2,184,653	\$751,298	-\$132,396	-\$143,576	\$2,659,978	\$74,428	\$103,644	\$2,838,050	\$710,838	\$2,118,264	\$2,829,102		\$2,127,212		
PEPM Avg							\$1,041	\$358	-\$63	-\$68	\$1,267	\$35	\$49	\$1,352	\$339	\$1,009	\$1,348		\$1,013		
PMPM Avg							\$443	\$152	-\$27	-\$29	\$539	\$15	\$21	\$575	\$144	\$430	\$574		\$431		

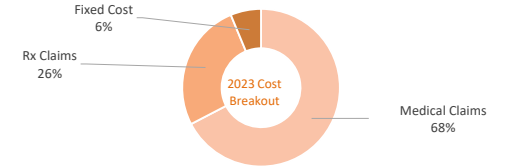
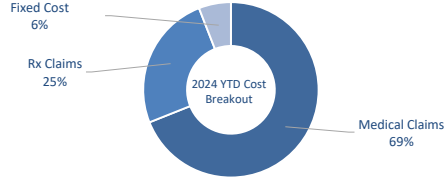
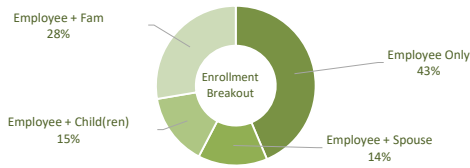


**ROLLING 12 PMPM TOTAL COST VS BUDGET**



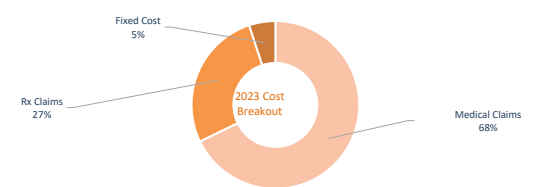
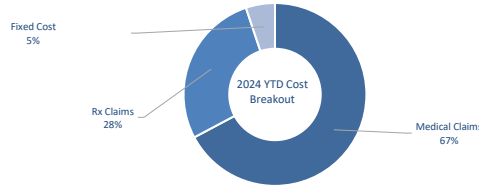
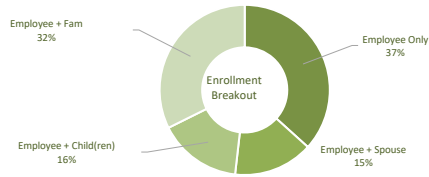
**City of Scottsdale**  
**Current Year - All Employees & Cobra**

	Enrollment					Claims					Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost		
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)	
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total	
<b>All Plans</b>																				
Jul-24	899	296	304	588	2,087	4,830	\$1,931,672	\$849,913	\$0	-\$149,930	\$2,631,654	\$73,984	\$132,796	\$2,838,434	\$721,454	\$2,402,104	\$3,123,558	91%	\$2,116,980	
Aug-24	908	302	308	586	2,104	4,848	\$2,234,001	\$948,539	\$0	\$0	\$3,182,540	\$74,587	\$133,878	\$3,391,004	\$723,268	\$2,416,197	\$3,139,465	108%	\$2,667,736	
Sep-24	921	305	310	588	2,124	4,863	\$2,388,203	\$961,714	-\$642,815	\$0	\$2,707,102	\$75,296	\$135,150	\$2,917,548	\$725,461	\$2,436,256	\$3,161,717	92%	\$2,192,087	
Oct-24	915	299	314	584	2,112	4,830	\$2,387,442	\$839,593	\$0	\$0	\$3,227,035	\$74,870	\$134,387	\$3,436,292	\$719,745	\$2,421,446	\$3,141,191	109%	\$2,716,547	
Nov-24	915	303	313	585	2,116	4,845	\$2,497,007	\$940,677	\$0	\$0	\$3,437,684	\$75,012	\$134,641	\$3,647,337	\$718,993	\$2,429,200	\$3,148,193	116%	\$2,928,344	
Dec-24	926	301	313	588	2,128	4,853	\$2,249,213	\$845,962	-\$689,543	-\$218,953	\$2,186,679	\$75,438	\$135,405	\$2,397,521	\$720,614	\$2,438,678	\$3,159,292	76%	\$1,676,907	
Jan-25	924	297	312	580	2,113	4,892	\$2,203,553	\$932,377	\$0	-\$114,391	\$3,021,539	\$74,906	\$134,450	\$3,230,895	\$717,639	\$2,411,935	\$3,129,574	103%	\$2,513,256	
Feb-25	963	289	317	593	2,162	4,893	\$2,823,697	\$913,141	\$0	-\$128,410	\$3,608,428	\$76,643	\$137,568	\$3,822,639	\$726,166	\$2,457,873	\$3,184,039	120%	\$3,096,473	
Mar-25	960	290	312	592	2,154	4,882	\$3,292,779	\$780,667	-\$618,984	-\$478,427	\$2,976,035	\$76,359	\$137,059	\$3,189,453	\$721,516	\$2,451,321	\$3,172,837	101%	\$2,467,937	
Apr-25																				
May-25																				
Jun-25																				
<b>Total</b>	<b>8,331</b>	<b>2,682</b>	<b>2,803</b>	<b>5,284</b>	<b>19,100</b>	<b>43,736</b>	<b>\$22,007,567</b>	<b>\$8,012,582</b>	<b>-\$1,951,342</b>	<b>-\$1,090,111</b>	<b>\$26,978,696</b>	<b>\$677,095</b>	<b>\$1,215,333</b>	<b>\$28,871,124</b>	<b>\$6,494,856</b>	<b>\$21,865,010</b>	<b>\$28,359,866</b>	<b>102%</b>	<b>\$22,376,268</b>	
Mo / Avg	926	298	311	587	2,122	4,860	\$2,445,285	\$890,287	-\$216,816	-\$121,123	\$2,997,633	\$75,233	\$135,037	\$3,207,903	\$721,651	\$2,429,446	\$3,151,096		\$2,486,252	
PEPM Avg							\$1,152	\$420	-\$102	-\$57	\$1,412	\$35	\$64	\$1,512	\$340	\$1,145	\$1,485		\$1,172	
PMPM Avg							\$503	\$183	-\$45	-\$25	\$617	\$15	\$28	\$660	\$149	\$500	\$648		\$512	
% Change	0.8%	3.1%	6.7%	-2.3%	1.0%	0.9%	14.1%	5.8%	12.5%	-21.9%	14.0%	0.0%	7.7%	13.4%	4.9%	5.7%	5.2%		16.4%	
<b>Total</b>	<b>11,022</b>	<b>3,470</b>	<b>3,502</b>	<b>7,214</b>	<b>25,208</b>	<b>57,805</b>	<b>\$25,490,712</b>	<b>\$9,971,975</b>	<b>-\$2,301,138</b>	<b>-\$1,876,634</b>	<b>\$31,284,915</b>	<b>\$893,699</b>	<b>\$1,474,164</b>	<b>\$33,652,778</b>	<b>\$8,224,696</b>	<b>\$27,363,610</b>	<b>\$35,588,306</b>	<b>95%</b>	<b>\$25,428,082</b>	
Mo / Avg	919	289	292	601	2,101	4,817	\$2,124,226	\$830,998	-\$191,762	-\$156,386	\$2,607,076	\$74,475	\$122,847	\$2,804,398	\$685,391	\$2,280,301	\$2,965,692		\$2,119,007	
PEPM Avg							\$1,011	\$396	-\$91	-\$74	\$1,241	\$35	\$58	\$1,335	\$326	\$1,086	\$1,412		\$1,009	
PMPM Avg							\$441	\$173	-\$40	-\$32	\$541	\$15	\$26	\$582	\$142	\$473	\$616		\$440	
% Change	6.2%	-3.5%	-4.4%	-1.9%	0.9%	-1.8%	-0.2%	13.8%	48.1%	10.3%	0.6%	0.0%	23.8%	1.4%	0.7%	9.5%	7.5%		1.6%	
<b>Total</b>	<b>10,380</b>	<b>3,594</b>	<b>3,664</b>	<b>7,353</b>	<b>24,991</b>	<b>58,841</b>	<b>\$26,013,264</b>	<b>\$8,962,585</b>	<b>-\$1,588,756</b>	<b>-\$1,722,917</b>	<b>\$31,664,177</b>	<b>\$886,006</b>	<b>\$1,233,806</b>	<b>\$33,783,989</b>	<b>\$8,320,293</b>	<b>\$25,419,166</b>	<b>\$33,739,459</b>	<b>100%</b>	<b>\$25,463,696</b>	
Mo / Avg	865	300	305	613	2,083	4,903	\$2,167,772	\$746,882	-\$132,396	-\$143,576	\$2,638,681	\$73,834	\$102,817	\$2,815,332	\$693,358	\$2,118,264	\$2,811,622		\$2,121,975	
PEPM Avg							\$1,041	\$359	-\$64	-\$69	\$1,267	\$35	\$49	\$1,352	\$333	\$1,017	\$1,350		\$1,019	
PMPM Avg							\$442	\$152	-\$27	-\$29	\$538	\$15	\$21	\$574	\$141	\$432	\$573		\$433	



**City of Scottsdale**  
**Current Year - CIGNA OAP In-Network All Employees & Cobra**

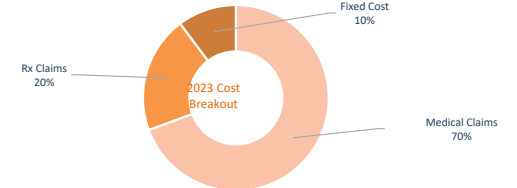
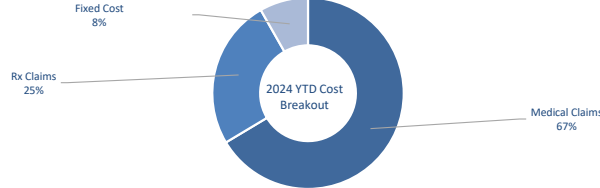
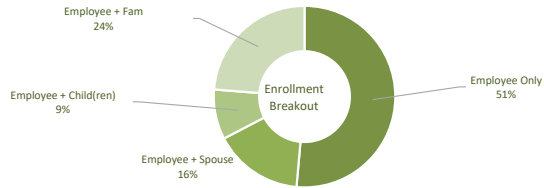
	Enrollment						Claims				Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost	
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total
Jul-24	462	191	196	412	1,261	3,164	\$1,359,761	\$678,959	\$0	-\$123,349	\$1,915,371	\$44,702	\$80,237	\$2,040,311	\$526,808	\$1,579,650	\$2,106,458	97%	\$1,513,503
Aug-24	461	193	197	408	1,259	3,157	\$1,570,178	\$730,507	\$0	\$0	\$2,300,685	\$44,632	\$80,110	\$2,425,427	\$524,652	\$1,575,697	\$2,100,349	115%	\$1,900,775
Sep-24	462	194	198	409	1,263	3,157	\$1,436,293	\$744,422	-\$382,141	\$0	\$1,798,574	\$44,773	\$80,365	\$1,923,712	\$523,511	\$1,583,621	\$2,107,132	91%	\$1,400,201
Oct-24	457	189	199	405	1,250	3,119	\$1,660,827	\$595,598	\$0	\$0	\$2,256,425	\$44,313	\$79,538	\$2,380,275	\$516,820	\$1,568,135	\$2,084,955	114%	\$1,863,455
Nov-24	452	192	198	405	1,247	3,121	\$1,550,934	\$702,710	\$0	\$0	\$2,253,644	\$44,206	\$79,347	\$2,377,196	\$515,595	\$1,569,091	\$2,084,686	114%	\$1,861,601
Dec-24	452	191	199	404	1,246	3,116	\$1,522,466	\$583,082	-\$403,737	-\$147,575	\$1,554,236	\$44,171	\$79,283	\$1,677,689	\$514,872	\$1,566,914	\$2,081,786	81%	\$1,162,817
Jan-25	451	187	198	400	1,236	3,124	\$1,629,585	\$691,967	\$0	-\$52,466	\$2,269,085	\$43,816	\$78,647	\$2,391,548	\$513,975	\$1,547,762	\$2,061,737	116%	\$1,877,573
Feb-25	472	183	203	403	1,261	3,118	\$2,113,570	\$707,533	\$0	-\$52,551	\$2,768,552	\$44,702	\$80,237	\$2,893,492	\$517,494	\$1,570,026	\$2,087,520	139%	\$2,375,998
Mar-25	469	184	200	400	1,253	3,101	\$1,748,744	\$562,513	-\$359,954	-\$5,753	\$1,945,550	\$44,419	\$79,728	\$2,069,697	\$513,005	\$1,561,430	\$2,074,435	100%	\$1,556,692
Apr-25																			
May-25																			
Jun-25																			
<b>Total</b>	<b>4,138</b>	<b>1,704</b>	<b>1,788</b>	<b>3,646</b>	<b>11,276</b>	<b>28,177</b>	<b>\$14,592,358</b>	<b>\$5,997,291</b>	<b>-\$1,145,833</b>	<b>-\$381,695</b>	<b>\$19,062,121</b>	<b>\$399,734</b>	<b>\$717,492</b>	<b>\$20,179,347</b>	<b>\$4,666,732</b>	<b>\$14,122,326</b>	<b>\$18,789,058</b>	<b>107%</b>	<b>\$15,512,615</b>
Mo / Avg	460	189	199	405	1,253	3,131	\$1,621,373	\$666,366	-\$127,315	-\$42,411	\$2,118,013	\$44,415	\$79,721	\$2,242,150	\$518,526	\$1,569,147	\$2,087,673		\$1,723,624
PEPM Avg							\$1,294	\$532	-\$102	-\$34	\$1,691	\$35	\$64	\$1,790	\$414	\$1,252	\$1,666		\$1,376
PMPM Avg							\$518	\$213	-\$41	-\$14	\$677	\$14	\$25	\$716	\$166	\$501	\$667		\$551
% Chang	-3.7%	-3.2%	5.2%	-3.3%	-2.2%	-1.5%	2.2%	5.4%	10.8%	-67.4%	7.5%	0.0%	4.2%	7.3%	5.1%	5.3%	5.4%		8.0%
<b>Total</b>	<b>5,729</b>	<b>2,346</b>	<b>2,267</b>	<b>5,026</b>	<b>15,368</b>	<b>38,141</b>	<b>\$19,337,616</b>	<b>\$7,723,382</b>	<b>-\$1,401,165</b>	<b>-\$1,646,999</b>	<b>\$24,012,834</b>	<b>\$544,842</b>	<b>\$898,721</b>	<b>\$25,456,396</b>	<b>\$6,011,072</b>	<b>\$18,138,946</b>	<b>\$24,150,018</b>	<b>105%</b>	<b>\$19,445,324</b>
Mo / Avg	477	196	189	419	1,281	3,178	\$1,611,468	\$643,615	-\$116,764	-\$137,250	\$2,001,069	\$45,403	\$74,893	\$2,121,366	\$500,923	\$1,511,579	\$2,012,502		\$1,620,444
PEPM Avg							\$1,258	\$503	-\$91	-\$107	\$1,563	\$35	\$58	\$1,656	\$391	\$1,180	\$1,571		\$1,265
PMPM Avg							\$507	\$202	-\$37	-\$43	\$630	\$14	\$24	\$667	\$158	\$476	\$633		\$510
% Chang	4.3%	-4.8%	-4.6%	-5.1%	-1.7%	-4.4%	7.6%	8.0%	48.0%	38.7%	4.5%	0.0%	26.3%	4.9%	6.8%	8.4%	7.7%		4.7%
<b>Total</b>	<b>5,495</b>	<b>2,463</b>	<b>2,376</b>	<b>5,297</b>	<b>15,631</b>	<b>39,908</b>	<b>\$18,797,501</b>	<b>\$7,472,828</b>	<b>-\$990,179</b>	<b>-\$1,235,312</b>	<b>\$24,044,837</b>	<b>\$554,166</b>	<b>\$771,702</b>	<b>\$25,370,705</b>	<b>\$5,916,013</b>	<b>\$17,534,672</b>	<b>\$23,450,685</b>	<b>108%</b>	<b>\$19,454,692</b>
Mo / Avg	458	205	198	441	1,303	3,326	\$1,566,458	\$622,736	-\$82,515	-\$102,943	\$2,003,736	\$46,180	\$64,309	\$2,114,225	\$493,001	\$1,461,223	\$1,954,224		\$1,621,224
PEPM Avg							\$1,203	\$478	-\$63	-\$79	\$1,538	\$35	\$49	\$1,623	\$378	\$1,122	\$1,500		\$1,245
PMPM Avg							\$471	\$187	-\$25	-\$31	\$603	\$14	\$19	\$636	\$148	\$439	\$588		\$487



# City of Scottsdale

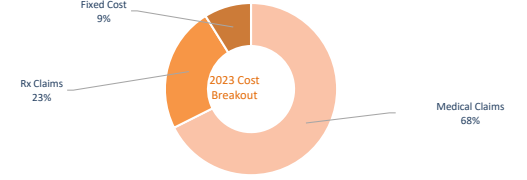
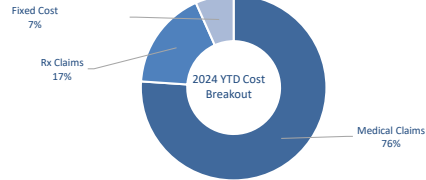
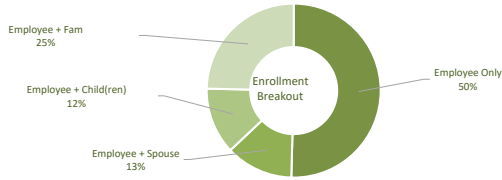
## Current Year - CIGNA Local Plus - All Employees & Cobra

	Enrollment						Claims					Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost	
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)	
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total	
Local Plus	Jul-24	53	18	11	25	107	233	\$62,099	\$29,018	\$0	\$0	\$91,117	\$3,793	\$6,808	\$101,718	\$34,256	\$109,692	\$143,948	71%	\$67,462
	Aug-24	54	19	10	26	109	236	\$75,980	\$28,678	\$0	\$0	\$104,658	\$3,864	\$6,936	\$115,458	\$34,957	\$112,376	\$147,333	78%	\$80,501
	Sep-24	55	19	10	26	110	236	\$44,150	\$35,923	-\$33,373	\$0	\$46,700	\$3,900	\$6,999	\$57,599	\$35,110	\$112,982	\$148,092	39%	\$22,489
	Oct-24	55	18	11	26	110	237	\$66,743	\$36,885	\$0	\$0	\$103,628	\$3,900	\$6,999	\$114,527	\$35,044	\$112,782	\$147,826	77%	\$79,483
	Nov-24	55	18	10	26	109	236	\$111,200	\$25,323	\$0	\$0	\$136,523	\$3,864	\$6,936	\$147,322	\$34,700	\$111,749	\$146,449	101%	\$112,622
	Dec-24	58	17	9	26	110	231	\$141,542	\$39,527	-\$35,766	\$0	\$145,303	\$3,900	\$6,999	\$156,201	\$34,405	\$111,301	\$145,706	107%	\$121,796
	Jan-25	57	17	9	26	109	234	\$106,965	\$42,260	\$0	\$0	\$149,225	\$3,864	\$6,936	\$160,025	\$34,252	\$110,695	\$144,947	110%	\$125,773
	Feb-25	61	16	9	27	113	236	\$129,428	\$31,151	\$0	\$0	\$160,579	\$4,006	\$7,190	\$171,775	\$35,043	\$113,657	\$148,700	116%	\$136,732
	Mar-25	61	16	9	27	113	236	\$54,748	\$34,185	-\$32,593	\$0	\$56,340	\$4,006	\$7,190	\$67,536	\$35,043	\$113,657	\$148,700	45%	\$32,493
	Apr-25																			
	May-25																			
	Jun-25																			
	<b>Total</b>	<b>509</b>	<b>158</b>	<b>88</b>	<b>235</b>	<b>990</b>	<b>2,115</b>	<b>\$792,855</b>	<b>\$302,950</b>	<b>-\$101,733</b>	<b>\$0</b>	<b>\$994,072</b>	<b>\$35,096</b>	<b>\$62,994</b>	<b>\$1,092,161</b>	<b>\$312,810</b>	<b>\$1,008,891</b>	<b>\$1,321,701</b>	<b>83%</b>	<b>\$779,351</b>
2024	Mo / Avg	57	18	10	26	110	235	\$88,095	\$33,661	-\$11,304	\$0	\$110,452	\$3,900	\$6,999	\$121,351	\$34,757	\$112,099	\$146,856		\$86,595
	PEPM Avg							\$801	\$306	-\$103	\$0	\$81,004	\$35	\$64	\$1,103	\$316	\$1,019	\$1,335		\$787
	PMPM Avg							\$375	\$143	-\$48	\$0	\$470	\$17	\$30	\$516	\$148	\$477	\$625		\$368
	% Change	1.3%		-11.1%	-11.7%	-5.0%	-6.1%	27.6%	66.3%	14.3%		38.6%	6.3%	11.1%	35.1%	2.8%	4.6%	4.2%		54.6%
	<b>Total</b>	<b>670</b>	<b>232</b>	<b>132</b>	<b>355</b>	<b>1,389</b>	<b>3,003</b>	<b>\$884,329</b>	<b>\$259,666</b>	<b>-\$127,194</b>	<b>\$0</b>	<b>\$1,016,802</b>	<b>\$49,244</b>	<b>\$81,229</b>	<b>\$1,147,275</b>	<b>\$431,713</b>	<b>\$1,368,586</b>	<b>\$1,800,299</b>	<b>64%</b>	<b>\$715,562</b>
2023	Mo / Avg	56	19	11	30	116	250	\$73,694	\$21,639	-\$10,599	\$0	\$84,733	\$4,104	\$6,769	\$95,606	\$35,976	\$114,049	\$150,025		\$59,630
	PEPM Avg							\$637	\$187	-\$92	\$0	\$732	\$35	\$58	\$826	\$311	\$985	\$1,296		\$515
	PMPM Avg							\$294	\$86	-\$42	\$0	\$339	\$16	\$27	\$382	\$144	\$456	\$600		\$238
	% Change	7.4%	5.0%	-2.9%	1.7%	4.4%	1.7%	-19.9%	207.1%	44.8%		-7.6%	0.0%	22.7%	-5.7%	7.5%	8.6%	8.3%		-12.2%
2022	<b>Total</b>	<b>624</b>	<b>221</b>	<b>136</b>	<b>349</b>	<b>1,330</b>	<b>2,952</b>	<b>\$1,083,508</b>	<b>\$83,621</b>	<b>-\$84,883</b>	<b>\$0</b>	<b>\$1,082,246</b>	<b>\$47,153</b>	<b>\$65,662</b>	<b>\$1,195,061</b>	<b>\$395,967</b>	<b>\$1,239,055</b>	<b>\$1,635,022</b>	<b>73%</b>	<b>\$799,094</b>
	Mo / Avg	52	18	11	29	111	246	\$90,292	\$6,968	-\$7,074	\$0	\$90,187	\$3,929	\$5,472	\$99,588	\$32,997	\$103,255	\$136,252		\$66,591
	PEPM Avg							\$815	\$63	-\$64	\$0	\$814	\$35	\$49	\$899	\$298	\$932	\$1,229		\$601
	PMPM Avg							\$367	\$28	-\$29	\$0	\$367	\$16	\$22	\$405	\$134	\$420	\$554		\$271



**City of Scottsdale**  
**Current Year - CIGNA OAP - All Employees & Cobra**

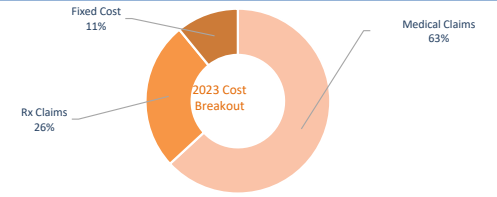
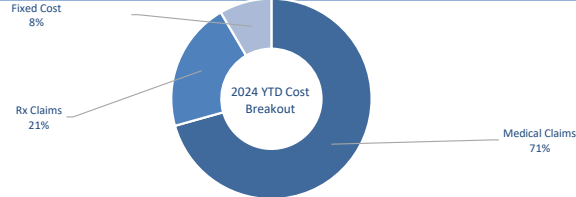
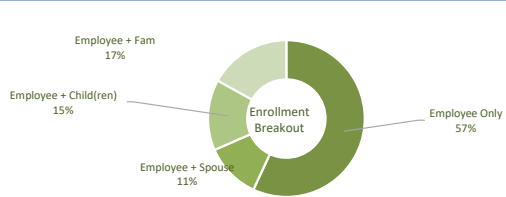
	Enrollment						Claims					Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost		
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)		
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total		
Jul-24	161	42	42	84	329	701	\$235,397	\$93,614	\$0	\$0	\$329,011	\$11,663	\$20,934	\$361,609	\$88,393	\$345,187	\$433,580	83%	\$273,216		
Aug-24	167	43	44	85	339	714	\$278,429	\$83,011	\$0	\$0	\$361,440	\$12,018	\$21,571	\$395,028	\$90,474	\$354,072	\$444,546	89%	\$304,554		
Sep-24	174	45	46	85	350	727	\$648,373	\$107,142	-\$106,735	\$0	\$648,780	\$12,408	\$22,271	\$683,458	\$92,528	\$363,026	\$455,554	150%	\$590,930		
Oct-24	174	46	46	85	351	728	\$464,224	\$82,005	\$0	\$0	\$546,229	\$12,443	\$22,334	\$581,006	\$93,480	\$363,667	\$457,147	127%	\$487,526		
Nov-24	178	46	45	86	355	732	\$474,611	\$83,287	\$0	\$0	\$557,898	\$12,585	\$22,589	\$593,071	\$94,151	\$366,892	\$461,043	129%	\$498,920		
Dec-24	182	47	45	88	362	747	\$327,495	\$110,479	-\$117,931	-\$43,868	\$276,174	\$12,833	\$23,034	\$312,041	\$95,915	\$374,239	\$470,154	66%	\$216,126		
Jan-25	182	46	43	88	359	751	\$286,365	\$85,390	\$0	-\$58,182	\$313,573	\$12,727	\$22,843	\$349,143	\$95,021	\$370,870	\$465,891	75%	\$254,122		
Feb-25	191	42	41	90	364	749	\$333,664	\$77,747	\$0	-\$75,856	\$335,555	\$12,904	\$23,161	\$371,621	\$95,145	\$372,902	\$468,047	79%	\$276,476		
Mar-25	192	41	41	91	365	748	\$537,076	\$91,189	-\$105,499	-\$9,470	\$513,296	\$12,939	\$23,225	\$549,460	\$95,408	\$374,069	\$469,477	117%	\$454,052		
Apr-25																					
May-25																					
Jun-25																					
<b>Total</b>	<b>1,601</b>	<b>398</b>	<b>393</b>	<b>782</b>	<b>3,174</b>	<b>6,597</b>	<b>\$3,585,634</b>	<b>\$813,863</b>	<b>-\$330,165</b>	<b>-\$187,376</b>	<b>\$3,881,956</b>	<b>\$112,518</b>	<b>\$201,962</b>	<b>\$4,196,436</b>	<b>\$840,515</b>	<b>\$3,284,924</b>	<b>\$4,125,439</b>	<b>102%</b>	<b>\$3,355,921</b>		
Mo / Avg	178	44	44	87	353	733	\$398,404	\$90,429	-\$36,685	-\$20,820	\$431,328	\$12,502	\$22,440	\$466,271	\$93,391	\$364,992	\$458,382		\$238,069		
PEPM Avg							\$1,130	\$256	-\$104	-\$59	\$1,223	\$35	\$64	\$1,322	\$265	\$1,035	\$1,300		\$731		
PMPM Avg							\$544	\$123	-\$50	-\$28	\$588	\$17	\$31	\$636	\$127	\$498	\$625		\$344		
% Chang	10.2%	22.8%	2.5%	1.5%	8.3%	5.9%	61.4%	5.1%	16.3%		43.1%	0.0%	10.7%	39.5%	4.1%	7.6%	7.0%		3.0%		
<b>Total</b>	<b>1,937</b>	<b>432</b>	<b>511</b>	<b>1,027</b>	<b>3,907</b>	<b>8,303</b>	<b>\$2,800,051</b>	<b>\$974,723</b>	<b>-\$359,562</b>	<b>\$0</b>	<b>\$3,415,212</b>	<b>\$138,515</b>	<b>\$228,481</b>	<b>\$3,782,208</b>	<b>\$1,010,355</b>	<b>\$3,840,348</b>	<b>\$4,850,703</b>	<b>78%</b>	<b>\$2,771,853</b>		
Mo / Avg	161	36	43	86	326	692	\$233,338	\$81,227	-\$29,964	\$0	\$284,601	\$11,543	\$19,040	\$315,184	\$84,196	\$320,029	\$404,225		\$230,988		
PEPM Avg							\$717	\$249	-\$92	\$0	\$874	\$35	\$58	\$968	\$259	\$983	\$1,242		\$709		
PMPM Avg							\$337	\$117	-\$43	\$0	\$411	\$17	\$28	\$456	\$122	\$463	\$584		\$334		
% Chang	8.4%	-8.5%	3.2%	3.3%	4.2%	3.2%	-22.5%	-2.5%	43.3%	-100.0%	-19.1%	0.0%	21.7%	-16.8%	-25.6%	19.9%	6.2%		-13.0%		
<b>Total</b>	<b>1,787</b>	<b>472</b>	<b>495</b>	<b>994</b>	<b>3,748</b>	<b>8,043</b>	<b>\$3,502,183</b>	<b>\$962,093</b>	<b>-\$241,643</b>	<b>-\$134,939</b>	<b>\$4,087,694</b>	<b>\$132,878</b>	<b>\$185,039</b>	<b>\$4,405,610</b>	<b>\$1,320,323</b>	<b>\$3,105,480</b>	<b>\$4,425,803</b>	<b>100%</b>	<b>\$3,085,287</b>		
Mo / Avg	149	39	41	83	312	670	\$291,849	\$80,174	-\$20,137	-\$11,245	\$340,641	\$11,073	\$15,420	\$367,134	\$110,027	\$258,790	\$368,817		\$257,107		
PEPM Avg							\$934	\$257	-\$64	-\$36	\$1,091	\$35	\$49	\$1,175	\$352	\$829	\$1,181		\$823		
PMPM Avg							\$435	\$120	-\$30	-\$17	\$508	\$17	\$23	\$548	\$164	\$386	\$550		\$384		



# City of Scottsdale

## Current Year - Cigna OAP + HSA - All Employees & Cobra

	Enrollment						Claims					Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total
Jul-24	223	45	55	67	390	732	\$274,415	\$48,321	\$0	-\$26,581	\$296,155	\$13,826	\$24,816	\$334,796	\$71,997	\$367,575	\$439,572	76%	\$262,799
Aug-24	226	47	57	67	397	741	\$309,414	\$106,342	\$0	\$0	\$415,756	\$14,074	\$25,261	\$455,091	\$73,185	\$374,052	\$447,237	102%	\$381,906
Sep-24	230	47	56	68	401	743	\$259,387	\$74,227	-\$120,565	\$0	\$213,049	\$14,215	\$25,516	\$252,780	\$74,312	\$376,627	\$450,939	56%	\$178,468
Oct-24	229	46	58	68	401	746	\$195,648	\$125,105	\$0	\$0	\$320,753	\$14,215	\$25,516	\$360,484	\$74,401	\$376,862	\$451,263	80%	\$286,083
Nov-24	230	47	60	68	405	756	\$360,262	\$129,358	\$0	\$0	\$489,620	\$14,357	\$25,770	\$529,747	\$74,547	\$381,468	\$456,015	116%	\$455,200
Dec-24	234	46	60	70	410	759	\$257,710	\$112,875	-\$132,109	-\$27,510	\$210,966	\$14,535	\$26,088	\$251,589	\$75,422	\$386,224	\$461,646	54%	\$176,167
Jan-25	234	47	62	66	409	783	\$180,638	\$112,761	\$0	-\$3,743	\$289,656	\$14,499	\$26,025	\$330,180	\$74,391	\$382,608	\$456,999	72%	\$255,789
Feb-25	239	48	64	73	424	790	\$247,035	\$96,710	\$0	-\$3	\$343,742	\$15,031	\$26,979	\$385,752	\$78,484	\$401,288	\$479,772	80%	\$307,268
Mar-25	238	49	62	74	423	797	\$952,211	\$92,780	-\$120,938	-\$463,204	\$460,849	\$14,995	\$26,915	\$502,760	\$78,060	\$402,165	\$480,225	105%	\$424,700
Apr-25																			
May-25																			
Jun-25																			
<b>Total</b>	<b>2,083</b>	<b>422</b>	<b>534</b>	<b>621</b>	<b>3,660</b>	<b>6,847</b>	<b>\$3,036,720</b>	<b>\$898,479</b>	<b>-\$373,612</b>	<b>-\$521,040</b>	<b>\$3,040,547</b>	<b>\$129,747</b>	<b>\$232,886</b>	<b>\$3,403,180</b>	<b>\$674,799</b>	<b>\$3,448,869</b>	<b>\$4,123,668</b>	<b>83%</b>	<b>\$2,728,381</b>
Mo / Avg	231	47	59	69	407	761	\$337,413	\$99,831	-\$41,512	-\$57,893	\$337,839	\$14,416	\$25,876	\$378,131	\$74,978	\$383,208	\$458,185		\$161,831
PEPM Avg							\$830	\$245	-\$102	-\$142	\$831	\$35	\$64	\$930	\$184	\$942	\$1,127		\$398
PMPM Avg							\$444	\$131	-\$55	-\$76	\$444	\$19	\$34	\$497	\$99	\$504	\$602		\$232
% Change	3.4%	22.3%	20.3%	2.7%	7.4%	9.2%	50.5%	8.3%	12.2%	181.5%	30.6%	0.0%	6.3%	27.1%	7.6%	5.0%	5.1%		-22.4%
<b>Total</b>	<b>2,686</b>	<b>460</b>	<b>592</b>	<b>806</b>	<b>4,544</b>	<b>8,358</b>	<b>\$2,468,716</b>	<b>\$1,014,203</b>	<b>-\$413,217</b>	<b>-\$229,635</b>	<b>\$2,840,067</b>	<b>\$161,098</b>	<b>\$265,733</b>	<b>\$3,266,899</b>	<b>\$771,556</b>	<b>\$4,015,730</b>	<b>\$4,787,286</b>	<b>68%</b>	<b>\$2,495,343</b>
Mo / Avg	224	38	49	67	379	697	\$205,726	\$84,517	-\$34,435	-\$19,136	\$236,672	\$13,425	\$22,144	\$272,242	\$64,296	\$334,644	\$398,941		\$207,945
PEPM Avg							\$543	\$223	-\$91	-\$51	\$625	\$35	\$58	\$719	\$170	\$884	\$1,054		\$549
PMPM Avg							\$295	\$121	-\$49	-\$27	\$340	\$19	\$32	\$391	\$92	\$480	\$573		\$299
% Change	8.6%	5.0%	-9.9%	13.0%	6.1%	5.3%	-10.9%	116.1%	44.1%	-38.6%	10.0%	0.0%	18.5%	10.5%	5.7%	7.6%	7.5%		11.6%
<b>Total</b>	<b>2,474</b>	<b>438</b>	<b>657</b>	<b>713</b>	<b>4,282</b>	<b>7,938</b>	<b>\$2,630,072</b>	<b>\$444,044</b>	<b>-\$272,050</b>	<b>-\$352,666</b>	<b>\$2,449,400</b>	<b>\$151,810</b>	<b>\$211,402</b>	<b>\$2,812,612</b>	<b>\$687,990</b>	<b>\$3,539,959</b>	<b>\$4,227,949</b>	<b>67%</b>	<b>\$2,124,622</b>
Mo / Avg	206	37	55	59	357	662	\$219,173	\$37,004	-\$22,671	-\$29,389	\$204,117	\$12,651	\$17,617	\$234,384	\$57,333	\$294,997	\$352,329		\$177,052
PEPM Avg							\$614	\$104	-\$64	-\$82	\$572	\$35	\$49	\$657	\$161	\$827	\$987		\$496
PMPM Avg							\$331	\$56	-\$34	-\$44	\$309	\$19	\$27	\$354	\$87	\$446	\$533		\$268



# City of Scottsdale

## Current Year - Cigna OAP In-Network - Retirees (Disabled)

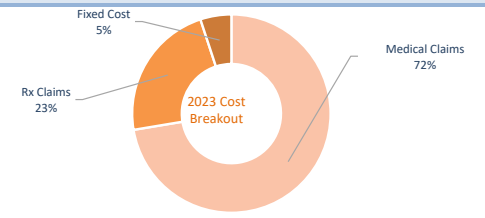
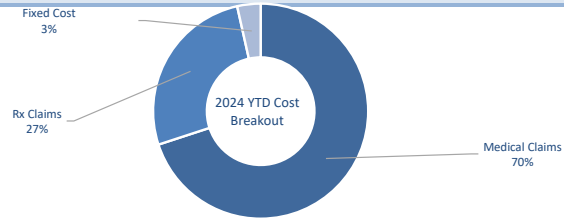
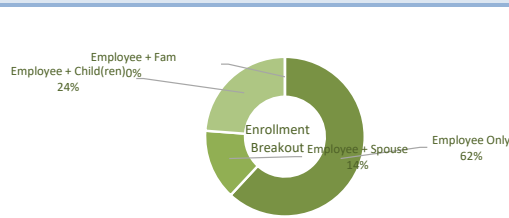
	Enrollment						Claims				Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost	
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total
Jul-24	3	1	3	0	7	11	\$4,975	\$7,984	\$0	\$0	\$12,959	\$248	\$445	\$13,653	\$8,899	\$0	\$8,899	153%	\$4,754
Aug-24	3	1	3	0	7	11	\$13,561	\$3,792	\$0	\$0	\$17,353	\$248	\$445	\$18,047	\$8,899	\$0	\$8,899	203%	\$9,148
Sep-24	4	1	3	0	8	11	\$4,772	\$7,815	\$0	\$0	\$12,587	\$284	\$509	\$13,380	\$9,738	\$0	\$9,738	137%	\$3,642
Oct-24	6	1	1	0	8	12	\$9,732	\$9,655	\$0	\$0	\$19,387	\$284	\$509	\$20,180	\$8,372	\$0	\$8,372	241%	\$11,808
Nov-24	6	1	1	0	8	12	\$32,158	\$243	\$0	\$0	\$32,401	\$284	\$509	\$33,194	\$8,372	\$0	\$8,372	396%	\$24,822
Dec-24	5	1	1	0	7	10	\$24,619	\$8,745	\$0	\$0	\$33,364	\$248	\$445	\$34,058	\$7,533	\$0	\$7,533	452%	\$26,525
Jan-25	4	1	1	0	6	8	\$16,826	\$2,658	\$0	\$0	\$19,484	\$213	\$382	\$20,078	\$6,694	\$0	\$6,694	300%	\$13,384
Feb-25	4	1	1	0	6	8	\$912	\$6,118	\$0	\$0	\$7,030	\$213	\$382	\$7,625	\$6,694	\$0	\$6,694	114%	\$931
Mar-25	4	1	1	0	6	8	\$16,911	\$174	\$0	\$0	\$17,085	\$213	\$382	\$17,679	\$6,694	\$1	\$6,695	264%	\$10,985
Apr-25																			
May-25																			
Jun-25																			
<b>Total</b>	<b>39</b>	<b>9</b>	<b>15</b>	<b>0</b>	<b>63</b>	<b>91</b>	<b>\$124,466</b>	<b>\$47,185</b>	<b>\$0</b>	<b>\$0</b>	<b>\$171,651</b>	<b>\$2,233</b>	<b>\$4,009</b>	<b>\$177,893</b>	<b>\$71,895</b>	<b>\$1</b>	<b>\$71,896</b>	<b>247%</b>	<b>\$105,998</b>
Mo / Avg	4	1	2	0	7	10	\$13,830	\$5,243	\$0	\$0	\$19,072	\$248	\$445	\$19,766	\$7,988	\$0	\$7,988		\$4,756
PEPM Avg							\$1,976	\$749	\$0	\$0	\$2,725	\$35	\$64	\$2,824	\$1,141	\$0	\$1,141		\$679
PMPM Avg							\$1,368	\$519	\$0	\$0	\$1,886	\$25	\$44	\$1,955	\$790	\$0	\$790		\$396
% Change	13.0%	0.0%	-44.4%	-100.0%	-11.6%	-15.7%	54.2%	87.4%			62.0%	8.7%	12.8%	59.5%	2.5%		2.5%		-13.0%
<b>Total</b>	<b>46</b>	<b>12</b>	<b>36</b>	<b>1</b>	<b>95</b>	<b>144</b>	<b>\$127,779</b>	<b>\$39,835</b>	<b>\$0</b>	<b>\$0</b>	<b>\$167,614</b>	<b>\$3,368</b>	<b>\$5,556</b>	<b>\$176,538</b>	<b>\$111,047</b>	<b>\$0</b>	<b>\$111,047</b>	<b>159%</b>	<b>\$65,491</b>
Mo / Avg	4	1	3	0	8	12	\$10,648	\$3,320	\$0	\$0	\$13,968	\$281	\$463	\$14,711	\$9,254	\$0	\$9,254		\$5,458
PEPM Avg							\$1,345	\$419	\$0	\$0	\$1,764	\$35	\$58	\$1,858	\$1,169	\$0	\$1,169		\$689
PMPM Avg							\$887	\$277	\$0	\$0	\$1,164	\$23	\$39	\$1,226	\$771	\$0	\$771		\$455
% Change	-14.8%	9.1%	-12.2%	#DIV/0!	-10.4%	-16.3%	48.3%	81.0%			54.8%	4.5%	30.0%	52.5%	17.4%		17.4%		209.5%
<b>Total</b>	<b>54</b>	<b>11</b>	<b>41</b>	<b>0</b>	<b>106</b>	<b>172</b>	<b>\$102,902</b>	<b>\$26,386</b>	<b>\$0</b>	<b>\$0</b>	<b>\$129,288</b>	<b>\$3,758</b>	<b>\$5,233</b>	<b>\$138,279</b>	<b>\$112,972</b>	<b>\$0</b>	<b>\$112,972</b>	<b>122%</b>	<b>\$25,307</b>
Mo / Avg	5	1	3	0	9	14	\$8,575	\$2,199	\$0	\$0	\$10,774	\$313	\$436	\$11,523	\$9,414	\$0	\$9,414		\$2,109
PEPM Avg							\$971	\$249	\$0	\$0	\$1,220	\$35	\$49	\$1,305	\$1,066	\$0	\$1,066		\$239
PMPM Avg							\$598	\$153	\$0	\$0	\$752	\$22	\$30	\$804	\$657	\$0	\$657		\$147

OAP + HSA

2024

2023

2022



# City of Scottsdale

## Current Year - Cigna Local Plus - Retirees (Disabled)

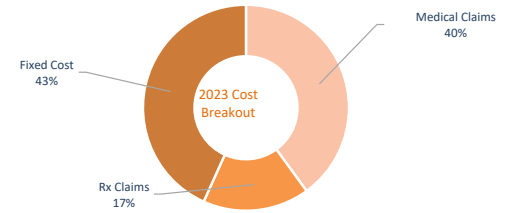
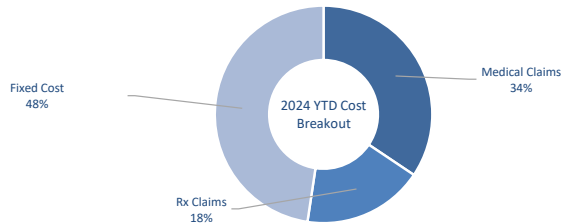
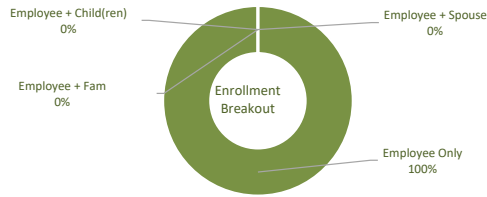
	Enrollment						Claims				Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost		
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)	
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total	
Jul-24	1	0	0	0	1	1	\$58	\$0	\$0	\$0	\$58	\$35	\$64	\$157	\$759	\$0	\$759	21%	-\$602	
Aug-24	1	0	0	0	1	1	\$58	\$99	\$0	\$0	\$157	\$35	\$64	\$256	\$759	\$0	\$759	34%	-\$503	
Sep-24	1	0	0	0	1	1	\$58	\$0	\$0	\$0	\$58	\$35	\$64	\$157	\$759	\$0	\$759	21%	-\$602	
Oct-24	1	0	0	0	1	1	\$53	\$0	\$0	\$0	\$53	\$35	\$64	\$152	\$759	\$0	\$759	20%	-\$607	
Nov-24	1	0	0	0	1	1	\$71	\$121	\$0	\$0	\$192	\$35	\$64	\$291	\$759	\$0	\$759	38%	-\$468	
Dec-24	1	0	0	0	1	1	\$66	\$0	\$0	\$0	\$66	\$35	\$64	\$165	\$759	\$0	\$759	22%	-\$594	
Jan-25	1	0	0	0	1	1	\$66	\$0	\$0	\$0	\$66	\$35	\$64	\$165	\$759	\$0	\$759	22%	-\$594	
Feb-25	1	0	0	0	1	1	\$153	\$116	\$0	\$0	\$269	\$35	\$64	\$368	\$759	\$0	\$759	49%	-\$391	
Mar-25	1	0	0	0	1	1	\$61	\$0	\$0	\$0	\$61	\$35	\$64	\$160	\$759	\$0	\$759	21%	-\$599	
Apr-25																				
May-25																				
Jun-25																				
<b>Total</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>\$644</b>	<b>\$336</b>	<b>\$0</b>	<b>\$0</b>	<b>\$980</b>	<b>\$319</b>	<b>\$573</b>	<b>\$1,872</b>	<b>\$6,831</b>	<b>\$0</b>	<b>\$6,831</b>	<b>27%</b>	<b>-\$4,959</b>	
Mo / Avg	1	0	0	0	1	1	\$72	\$37	\$0	\$0	\$109	\$35	\$64	\$208	\$759	\$0	\$759		-\$465	
PEPM Avg							\$72	\$37	\$0	\$0	\$109	\$35	\$64	\$208	\$759	\$0	\$759		-\$465	
PMPM Avg							\$72	\$37	\$0	\$0	\$109	\$35	\$64	\$208	\$759	\$0	\$759		-\$465	
% Change	0.0%				0.0%	0.0%	-17.2%	2.8%			-11.4%	0.0%	10.3%	-4.1%	6.0%		6.0%		-6.8%	
<b>Total</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>12</b>	<b>\$1,042</b>	<b>\$437</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,479</b>	<b>\$425</b>	<b>\$702</b>	<b>\$2,606</b>	<b>\$8,592</b>	<b>\$0</b>	<b>\$8,592</b>	<b>30%</b>	<b>-\$5,986</b>	
Mo / Avg	1	0	0	0	1	1	\$87	\$36	\$0	\$0	\$123	\$35	\$58	\$217	\$716	\$0	\$716		-\$499	
PEPM Avg							\$87	\$36	\$0	\$0	\$123	\$35	\$58	\$217	\$716	\$0	\$716		-\$499	
PMPM Avg							\$87	\$36	\$0	\$0	\$123	\$35	\$58	\$217	\$716	\$0	\$716		-\$499	
% Change	0.0%	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	-66.8%	-36.8%			-61.3%	0.0%	18.4%	-46.2%	6.5%		6.5%		85.5%	
<b>Total</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>12</b>	<b>\$3,141</b>	<b>\$681</b>	<b>\$0</b>	<b>\$0</b>	<b>\$3,822</b>	<b>\$425</b>	<b>\$592</b>	<b>\$4,840</b>	<b>\$8,064</b>	<b>\$0</b>	<b>\$8,064</b>	<b>60%</b>	<b>-\$3,224</b>	
Mo / Avg	1	0	0	0	1	1	\$262	\$57	\$0	\$0	\$318	\$35	\$49	\$403	\$672	\$0	\$672		-\$269	
PEPM Avg							\$262	\$57	\$0	\$0	\$318	\$35	\$49	\$403	\$672	\$0	\$672		-\$269	
PMPM Avg							\$262	\$57	\$0	\$0	\$318	\$35	\$49	\$403	\$672	\$0	\$672		-\$269	

OAP + HSA

2024

2023

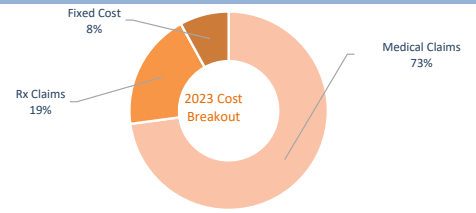
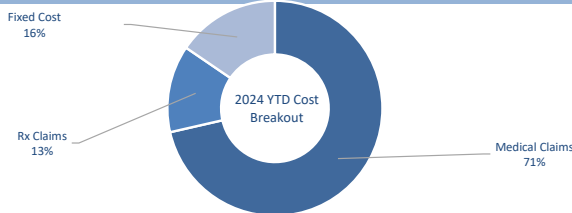
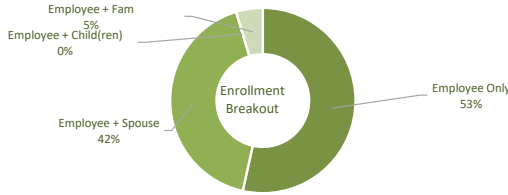
2022



# City of Scottsdale

## Current Year - Cigna OAP- Retirees (Disabled)

	Enrollment						Claims				Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost		
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)	
Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total	
<b>OAP + HSA</b>																				
Jul-24	3	2	0	1	6	12	\$5,282	\$498	\$0	\$0	\$5,780	\$213	\$382	\$6,374	\$7,681	\$0	\$7,681	83%	-\$1,307	
Aug-24	3	2	0	1	6	12	\$1,700	\$336	\$0	\$0	\$2,036	\$213	\$382	\$2,630	\$7,681	\$0	\$7,681	34%	-\$5,051	
Sep-24	3	2	0	0	5	7	\$4,143	\$54	\$0	\$0	\$4,197	\$177	\$318	\$4,693	\$5,394	\$0	\$5,394	87%	-\$701	
Oct-24	3	2	0	0	5	7	\$2,159	\$557	\$0	\$0	\$2,716	\$177	\$318	\$3,211	\$5,394	\$0	\$5,394	60%	-\$2,183	
Nov-24	3	2	0	0	5	7	\$2,141	\$1,088	\$0	\$0	\$3,229	\$177	\$318	\$3,724	\$5,394	\$0	\$5,394	69%	-\$1,670	
Dec-24	2	2	0	0	4	7	\$756	\$500	\$0	\$0	\$1,256	\$142	\$255	\$1,653	\$4,658	\$0	\$4,658	35%	-\$3,005	
Jan-25	2	2	0	0	4	6	\$1,002	\$429	\$0	\$0	\$1,431	\$142	\$255	\$1,828	\$4,658	\$0	\$4,658	39%	-\$2,830	
Feb-25	2	2	0	0	4	6	\$1,231	\$145	\$0	\$0	\$1,376	\$142	\$255	\$1,772	\$4,658	\$0	\$4,658	38%	-\$2,886	
Mar-25	2	2	0	0	4	6	\$1,249	\$0	\$0	\$0	\$1,249	\$142	\$255	\$1,645	\$4,658	\$1	\$4,659	35%	-\$3,013	
Apr-25																				
May-25																				
Jun-25																				
<b>Total</b>	<b>23</b>	<b>18</b>	<b>0</b>	<b>2</b>	<b>43</b>	<b>70</b>	<b>\$19,663</b>	<b>\$3,606</b>	<b>\$0</b>	<b>\$0</b>	<b>\$23,269</b>	<b>\$1,524</b>	<b>\$2,736</b>	<b>\$27,530</b>	<b>\$50,176</b>	<b>\$1</b>	<b>\$50,177</b>	<b>55%</b>	<b>-\$22,646</b>	
Mo / Avg	3	2	0	0	5	8	\$2,185	\$401	\$0	\$0	\$2,585	\$169	\$304	\$3,059	\$5,575	\$0	\$5,575		\$4,161	
PEPM Avg							\$457	\$84	\$0	\$0	\$541	\$35	\$64	\$640	\$1,167	\$0	\$1,167		\$871	
PMPM Avg							\$281	\$52	\$0	\$0	\$332	\$22	\$39	\$393	\$717	\$0	\$717		\$370	
% Change	13.6%	0.0%		-77.8%	-9.0%	-30.9%	-29.6%	-50.5%			-34.1%	29.4%	44.4%	-28.3%	20.1%		20.1%		-840.0%	
<b>Total</b>	<b>27</b>	<b>24</b>	<b>0</b>	<b>12</b>	<b>63</b>	<b>135</b>	<b>\$53,863</b>	<b>\$14,132</b>	<b>\$0</b>	<b>\$0</b>	<b>\$67,996</b>	<b>\$2,234</b>	<b>\$3,684</b>	<b>\$73,913</b>	<b>\$80,658</b>	<b>\$0</b>	<b>\$80,658</b>	<b>92%</b>	<b>-\$6,745</b>	
Mo / Avg	2	2	0	1	5	11	\$4,489	\$1,178	\$0	\$0	\$5,666	\$186	\$307	\$6,159	\$6,722	\$0	\$6,722		-\$562	
PEPM Avg							\$855	\$224	\$0	\$0	\$1,079	\$35	\$58	\$1,173	\$1,280	\$0	\$1,280		-\$107	
PMPM Avg							\$399	\$105	\$0	\$0	\$504	\$17	\$27	\$548	\$597	\$0	\$597		-\$50	
% Change	-42.6%	0.0%		0.0%	-24.1%	-13.5%	-35.4%	-36.7%			-35.8%	-10.5%	3.8%	-34.0%	4.9%		4.9%		-119.2%	
<b>Total</b>	<b>47</b>	<b>24</b>	<b>0</b>	<b>12</b>	<b>83</b>	<b>156</b>	<b>\$96,480</b>	<b>\$25,920</b>	<b>\$0</b>	<b>\$0</b>	<b>\$122,400</b>	<b>\$2,943</b>	<b>\$4,098</b>	<b>\$129,440</b>	<b>\$88,725</b>	<b>\$0</b>	<b>\$88,725</b>	<b>146%</b>	<b>\$40,715</b>	
Mo / Avg	4	2	0	1	7	13	\$8,040	\$2,160	\$0	\$0	\$10,200	\$245	\$341	\$10,787	\$7,394	\$0	\$7,394		\$3,393	
PEPM Avg							\$1,162	\$312	\$0	\$0	\$1,475	\$35	\$49	\$1,560	\$1,069	\$0	\$1,069		\$491	
PMPM Avg							\$618	\$166	\$0	\$0	\$785	\$19	\$26	\$830	\$569	\$0	\$569		\$261	



City of Scottsdale

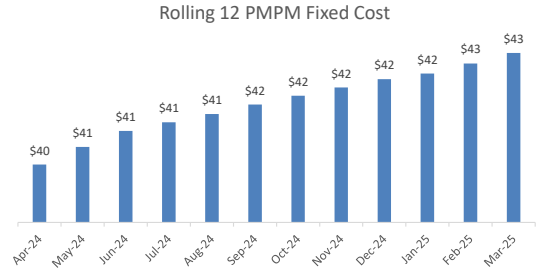
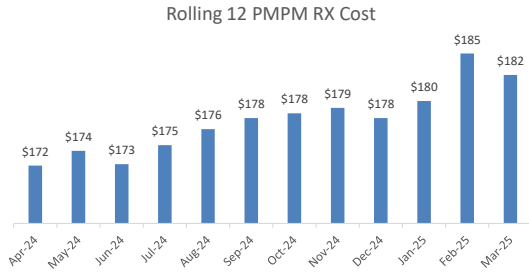
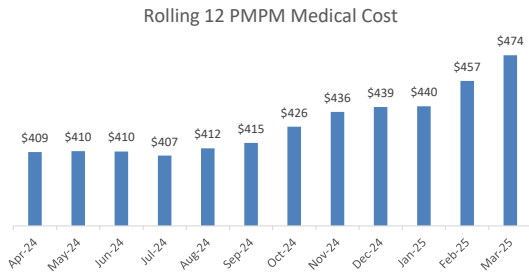
Current Year - Cigna OAP + HSA - Retirees (Disabled)

	Enrollment					Claims					Fixed Fees		Total Plan Costs	Contributions		Total Budget	Loss Ratio	Total Employer Cost			
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+L+M)	O	P	Q = (O+P)	R = (N/Q)	S = (N-O)		
	Month	EE	EE+SP	EE+CH	FAM	Total EE	Total Mem	Medical	Rx	Refunds	Claims over ISL	Total	Admin Cost	Stop Loss Fee	Total Plan Cost	EE	ER	Total Plan Budget	Total	Total	
OAP + HSA	Jul-24	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Aug-24	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Sep-24	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Oct-24	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Nov-24	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Dec-24	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Jan-25	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Feb-25	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Mar-25	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	\$0	
	Apr-25																				
	May-25																				
	Jun-25																				
2024	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
	Mo / Avg	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	PEPM Avg																				
	PMPM Avg																				
% Change																					
2023	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
	Mo / Avg	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	PEPM Avg																				
	PMPM Avg																				
% Change																					
2022	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$48</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$48</b>	<b>\$0</b>	<b>\$0</b>	<b>\$48</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$48</b>	
	Mo / Avg	0	0	0	0	0	0	\$4	\$0	\$0	\$0	\$4	\$0	\$0	\$4	\$0	\$0	\$0	\$0	\$4	
	PEPM Avg																				
PMPM Avg																					



**City of Scottsdale**  
**Plan Year Comparison**

	Plan Year Jul'21 to Jun '22					Plan Year Jul'22 to Jun '23					Plan Year Jul'23 to Jun '24					Plan Year Jul'24 to Jun '25				
	Total Cost					Total Cost					Total Cost					Total Cost				
	#MBRS	Med	RX	Fixed	PMPM	#MBRS	Med	RX	Fixed	PMPM	#MBRS	Med	RX	Fixed	PMPM	#MBRS	Med	RX	Fixed	PMPM
Jul	5,098	\$2,157,307	\$557,507	\$156,528	\$563	4,950	\$2,491,564	\$642,959	\$176,941	\$669	4,871	\$1,960,447	\$738,195	\$197,823	\$595	4,854	\$1,792,057	\$858,395	\$208,167	\$589
Aug	5,098	\$2,055,246	\$544,147	\$157,866	\$541	4,929	\$1,849,477	\$760,017	\$176,941	\$565	4,870	\$1,965,026	\$850,060	\$198,950	\$619	4,872	\$2,249,320	\$952,765	\$209,851	\$700
Sep	5,106	\$2,480,663	\$315,260	\$156,900	\$578	4,925	\$2,364,122	\$287,145	\$176,262	\$574	4,869	\$2,179,454	\$467,940	\$199,138	\$585	4,882	\$2,397,176	\$326,769	\$211,833	\$601
Oct	5,066	\$2,053,003	\$290,535	\$156,528	\$493	4,948	\$1,925,407	\$746,892	\$178,213	\$576	4,842	\$1,773,805	\$817,398	\$198,950	\$576	4,850	\$2,399,386	\$849,804	\$210,644	\$713
Nov	5,059	\$1,904,912	\$630,663	\$156,677	\$532	4,955	\$1,722,992	\$618,253	\$178,468	\$509	4,842	\$1,948,421	\$902,807	\$199,514	\$630	4,865	\$2,531,377	\$942,129	\$211,040	\$757
Dec	5,075	\$2,375,897	\$273,375	\$156,305	\$553	4,949	\$1,828,591	\$327,130	\$178,977	\$472	4,847	\$1,856,051	\$246,846	\$200,265	\$475	4,871	\$2,055,701	\$165,665	\$212,031	\$500
Jan	5,026	\$2,126,229	\$674,368	\$155,189	\$588	4,941	\$2,133,737	\$711,389	\$178,128	\$612	4,807	\$2,034,020	\$806,982	\$198,856	\$632	4,907	\$2,107,056	\$935,465	\$210,446	\$663
Feb	5,039	\$2,048,680	\$638,540	\$154,669	\$564	4,917	\$2,154,818	\$862,699	\$177,874	\$650	4,819	\$1,669,518	\$596,174	\$198,480	\$511	4,908	\$2,697,583	\$919,520	\$215,301	\$781
Mar	4,994	\$2,480,402	\$42,542	\$155,859	\$536	4,916	\$1,801,888	\$368,240	\$176,941	\$477	4,812	\$1,799,585	\$271,054	\$197,259	\$471	4,897	\$2,832,573	\$161,857	\$214,508	\$655
Apr	5,005	\$1,848,526	\$672,279	\$155,933	\$535	4,914	\$1,829,436	\$797,678	\$179,316	\$571	4,843	\$2,260,907	\$893,922	\$198,856	\$692					
May	5,006	\$1,973,868	\$819,023	\$156,082	\$589	4,923	\$2,280,209	\$812,184	\$179,231	\$665	4,827	\$2,280,363	\$890,777	\$198,293	\$698					
Jun	4,978	\$2,141,177	\$426,599	\$156,677	\$547	4,914	\$2,110,676	\$492,228	\$179,570	\$566	4,847	\$2,069,166	\$243,086	\$197,447	\$518					
<b>Total</b>	<b>60,550</b>		<b>\$33,405,961</b>			<b>59,181</b>		<b>\$34,056,595</b>			<b>58,096</b>		<b>\$33,905,835</b>			<b>43,906</b>		<b>\$29,078,419</b>		
<b>Average</b>	<b>5,046</b>		<b>\$2,783,830</b>			<b>4,932</b>		<b>\$2,838,050</b>			<b>4,841</b>		<b>\$2,825,486</b>			<b>4,878</b>		<b>\$3,230,935</b>		
			<b>PMPM</b>					<b>PMPM</b>					<b>PMPM</b>					<b>PMPM</b>		
			<b>\$552</b>					<b>\$575</b>					<b>\$584</b>					<b>\$662</b>		
			<b>15%</b>					<b>4%</b>					<b>1%</b>					<b>13%</b>		



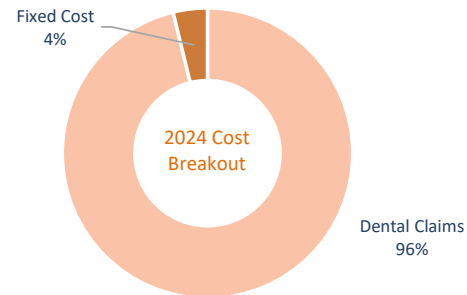
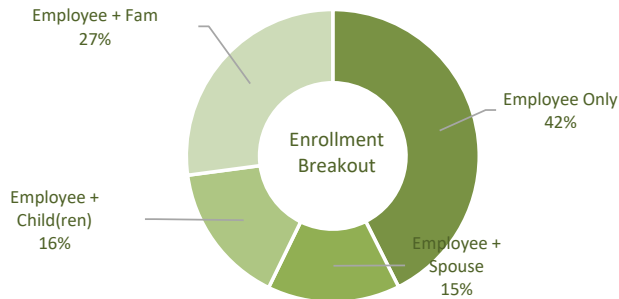
July 1, 2024 through June 30, 2025							
Case #	Plan	Relationship	Primary Diagnosis	Medical Claims	Rx Claims	Total Paid Claims	Amount Over \$350,000 Specific
1	Cigna OAP + HSA	CH	ACUTE DISSEMINATED ENCEPHALITIS AND ENCEPHALOMYELITIS, UNSP	\$308,744	\$2,751.45	\$311,495	
2	OAIN1-OAP IN-NETWORK PLAN	SP	DISRUPTION OF INTERNAL OPERATION (SURGICAL) WOUND, NEC, INIT	\$181,850	\$497.91	\$182,348	
3	OAIN1-OAP IN-NETWORK PLAN	SP	MYASTHENIA GRAVIS WITHOUT (ACUTE) EXACERBATION	\$354,927	\$1,577.17	\$356,504	\$6,504
4	HDPF3-OAP FAMILY HDHPQ	SP	INTRAHEPATIC BILE DUCT CARCINOMA	\$377,943	\$3,285.90	\$381,229	\$31,229
5	OAP3-OAP COPAY PLAN	CH	HYPERTROPHY OF TONSILS WITH HYPERTROPHY OF ADENOIDS	\$400,327	\$6,048.73	\$406,375	\$56,375
6	OAP1-OAP COPAY PLAN	EE	MULTIPLE MYELOMA NOT HAVING ACHIEVED REMISSION	\$480,734	\$0.00	\$480,734	\$130,734
7	OAIN1-OAP IN-NETWORK PLAN	CH	ENCOUNTER FOR SCREENING FOR OTHER DISORDER	\$1,496	\$247,405.30	\$248,901	
8	OAIN1-OAP IN-NETWORK PLAN	EE	MALIG NEOPLASM OF LOWER-QUATER QUADRANT OF LEFT FEMALE BREAST	\$146,981	\$2,737.59	\$149,719	
9	OAIN1-OAP IN-NETWORK PLAN	EE	ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY	\$596,583	\$141.03	\$596,724	\$246,724
10	HDPI1-OAP INDIVIDUAL HDHPQ	EE	GESTATIONAL DIABETES MELLITUS IN CHILDBIRTH, DIET CONTROLLED	\$16,079	\$293,549.30	\$309,628	
11	OAIN1-OAP IN-NETWORK PLAN	EE	ACUTE EMBOLISM AND THROMBOSIS OF INFERIOR VENA CAVA	\$102,666	\$4,935.05	\$107,602	
12	OAIN1-OAP IN-NETWORK PLAN	SP	MALIGNANT NEOPLASM OF UTERUS, PART UNSPECIFIED	\$157,668	\$95.55	\$157,763	
13	OAIN1-OAP IN-NETWORK PLAN	CH	CUTANEOUS ABSCESS OF RIGHT AXILLA	\$5,801	\$179,798.44	\$185,599	
14	OAP1-OAP COPAY PLAN	CH	FLAT FOOT [PES PLANUS] (ACQUIRED), LEFT FOOT	\$111,602	\$190.51	\$111,792	
15	OAIN1-OAP IN-NETWORK PLAN	EE	OTHER SUPRAVENTRICULAR TACHYCARDIA	\$108,493	\$45,267.27	\$153,760	
16	OAIN1-OAP IN-NETWORK PLAN	EE	ENCOUNTER FOR ANTINEOPLASTIC IMMUNOTHERAPY	\$92,422	\$36,479.60	\$128,902	
17	OAIN1-OAP IN-NETWORK PLAN	EE	ACTIVATED PROTEIN C RESISTANCE	\$700	\$174,093.00	\$174,793	
18	OAIN1-OAP IN-NETWORK PLAN	EE	MALIGNANT NEOPLASM OF PROSTATE	\$401	\$138,196.49	\$138,598	
19	OAIN1-OAP IN-NETWORK PLAN	EE	SPONTANEOUS RUPTURE OF EXTENSOR TENDONS, RIGHT HAND	\$86,951	\$64,193.20	\$151,144	
20	OAIN1-OAP IN-NETWORK PLAN	EE	BASAL CELL CARCINOMA OF SKIN OF NOSE	\$3,622	\$144,432.83	\$148,055	
21	LPIN1-LOCAL PLUS IN-NETWORK PLAN	SP	ENCOUNTER FOR SCREENING FOR MALIGNANT NEOPLASM OF COLON	\$3,428	\$139,396.04	\$142,824	
22	OAIN1-OAP IN-NETWORK PLAN	SP	NONFAMILIAL HYPOGAMMAGLOBULINEMIA	\$80,089	\$52,080.62	\$132,170	
23	LPIN1-LOCAL PLUS IN-NETWORK PLAN	EE	THROMBOSIS DUE TO VASCULAR PROSTH DEV/GRFT, INIT	\$98,153	\$16,532.25	\$114,686	
24	HDPI1-OAP INDIVIDUAL HDHPQ	EE	OBSTRUCTIVE SLEEP APNEA (ADULT) (PEDIATRIC)	\$6,302	\$133,706.70	\$140,009	
25	OAIN1-OAP IN-NETWORK PLAN	CH	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN	\$177,649	\$5.96	\$177,655	
26	OAIN1-OAP IN-NETWORK PLAN	CH	UNIL INGUINAL HERNIA, W OBST, W/O GANGR, NOT SPCF AS RECUR	\$162,213	\$0.00	\$162,213	
27	HDPI1-OAP INDIVIDUAL HDHPQ	EE	NTRM SUBARACH HEMOR FROM LEFT POSTERIOR COMMUNICATING ARTERY	\$813,496	\$8.21	\$813,504	\$463,504
28	OAIN1-OAP IN-NETWORK PLAN	SP	ENCOUNTER FOR ANTINEOPLASTIC IMMUNOTHERAPY	\$118,358	\$170.16	\$118,528	
29	OAIN1-OAP IN-NETWORK PLAN	EE	ARTHROPATHIC PSORIASIS, UNSPECIFIED	\$1,503	\$119,323.15	\$120,826	
30	OAIN1-OAP IN-NETWORK PLAN	EE	ALCOHOLIC CIRRHOSIS OF LIVER WITH ASCITES	\$129,480	\$7,347.04	\$136,827	
31	OAIN1-OAP IN-NETWORK PLAN	SP	MALIG NEOPLASM OF UPPER-QUATER QUADRANT OF LEFT FEMALE BREAST	\$117,885	\$954.47	\$118,840	
32	OAIN1-OAP IN-NETWORK PLAN	EE	MALIGNANT NEOPLASM OF RECTUM	\$78,660	\$38,713.76	\$117,374	
33	OAIN1-OAP IN-NETWORK PLAN	EE	MULTIPLE SCLEROSIS	\$114,367	\$311.60	\$114,678	
34	OAIN1-OAP IN-NETWORK PLAN	SP	OTHER PERSISTENT ATRIAL FIBRILLATION	\$108,667	\$5,500.08	\$114,168	
35	OAP1-OAP COPAY PLAN	EE	DISRUPTION OF EXTERNAL OPERATION (SURGICAL) WOUND, NEC, INIT	\$112,640	\$0.00	\$112,640	
36	OAIN1-OAP IN-NETWORK PLAN	EE	THYROTOXICOSIS W DIFFUSE GOITER W/O THYROTOXIC CRISIS	\$106,408	\$71.86	\$106,480	
37	OAIN4-OAP IN-NETWORK PLAN	CH	GASTRO-ESOPHAGEAL REFLUX DIS WITH ESOPHAGITIS, WITHOUT BLEED	\$12,528	\$89,275.21	\$101,804	
38	OAP1-OAP COPAY PLAN	EE	SPINAL STENOSIS, LUMBAR REGION WITH NEUROGENIC CLAUDICATION	\$122,199	\$910.21	\$123,109	
39	OAIN1-OAP IN-NETWORK PLAN	EE	MALIGNANT NEOPLASM OF CENTRAL PORTION OF RIGHT FEMALE BRFRAST	\$120,887	\$320.46	\$121,207	
Total				\$6,020,902	\$1,950,304	\$7,971,206	\$935,070
Percent of Total Claims						26.4%	



# City of Scottsdale

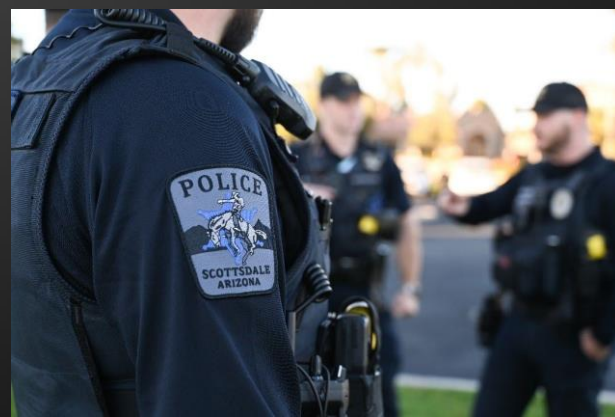
## Current Year - Dental PPO Plan

	Enrollment					Claims	Fixed Fees	Total Plan Costs	Contributions		Total Budget	Loss Ratio
	A	B	C	D	E	G	H	I = (G+H)	J	K	L	M = (I/L)
Month	EE	EE+SP	EE+CH	FAM	Total EE	Dental Claims	Admin Cost	Total Plan Cost	EE	ER	Total Plan Budget	Total
Jul-24	740	251	275	463	1,729	\$137,114	\$5,118	\$142,232	\$64,930	\$73,741	\$138,671	103%
Aug-24	741	250	276	462	1,729	\$169,025	\$5,118	\$174,143	\$64,838	\$73,729	\$138,567	126%
Sep-24	740	251	278	463	1,732	\$111,696	\$5,127	\$116,823	\$65,038	\$73,869	\$138,907	84%
Oct-24	732	251	282	456	1,721	\$142,777	\$5,094	\$147,871	\$64,564	\$73,395	\$137,959	107%
Nov-24	731	256	282	457	1,726	\$136,696	\$5,109	\$141,805	\$64,898	\$73,630	\$138,528	102%
Dec-24	729	254	281	458	1,722	\$107,692	\$5,097	\$112,789	\$64,830	\$73,469	\$138,299	82%
Jan-25	744	248	280	455	1,727	\$126,562	\$5,112	\$131,674	\$64,321	\$73,587	\$137,908	95%
Feb-25	740	244	279	460	1,723	\$114,031	\$5,100	\$119,131	\$64,468	\$73,453	\$137,920	86%
Mar-25	735	245	276	460	1,716	\$113,158	\$5,079	\$118,237	\$64,384	\$73,177	\$137,561	86%
Apr-25												
May-25												
Jun-25												
<b>Total</b>	<b>6,632</b>	<b>2,250</b>	<b>2,509</b>	<b>4,134</b>	<b>15,525</b>	<b>\$1,158,751</b>	<b>\$45,954</b>	<b>\$1,204,705</b>	<b>\$582,270</b>	<b>\$662,050</b>	<b>\$1,244,320</b>	<b>97%</b>
Mo / Avg	737	250	279	459	1,725	\$128,750	\$5,106	\$133,856	\$64,697	\$73,561	\$138,258	
PEPM Avg						\$75	\$3	\$78	\$38	\$43	\$80	
% Change	1.5%	0.2%	4.3%	-0.6%	1.2%	2.7%	0.0%	2.6%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>8,711</b>	<b>2,993</b>	<b>3,206</b>	<b>5,544</b>	<b>20,454</b>	<b>\$1,487,530</b>	<b>\$58,294</b>	<b>\$1,545,824</b>	<b>\$772,878</b>	<b>\$872,956</b>	<b>\$1,645,833</b>	<b>94%</b>
Mo / Avg	726	249	267	462	1,705	\$123,961	\$4,858	\$128,819	\$64,406	\$72,746	\$137,153	
PEPM Avg						\$73	\$3	\$76	\$38	\$43	\$80	
PMPM Avg						\$10,476	\$411	\$10,886	\$5,443	\$6,148	\$11,590	
% Change	5.2%	0.6%	-0.8%	-2.6%	1.4%	18.9%	26.5%	19.1%	29.5%	32.6%	31.1%	
<b>Total</b>	<b>8,277</b>	<b>2,976</b>	<b>3,233</b>	<b>5,692</b>	<b>20,178</b>	<b>\$1,557,342</b>	<b>\$57,507</b>	<b>\$1,614,849</b>	<b>\$742,739</b>	<b>\$819,538</b>	<b>\$1,562,277</b>	<b>103%</b>
Mo / Avg	690	248	269	474	1,682	\$129,778	\$4,792	\$134,571	\$61,895	\$68,295	\$130,190	
PEPM Avg						\$77	\$3	\$80	\$37	\$41	\$77	
PMPM Avg						\$8,812	\$325	\$9,138	\$4,203	\$4,637	\$8,840	





# SAFETY & RISK MANAGEMENT FISCAL YEAR 2023/2024 ANNUAL REPORT



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## Executive Summary – Safety & Risk Management FY 2023/24 Report

This annual report can be viewed as four sections:

- **Pink Tabs:** Provides a snapshot of the Safety & Risk Management Department's income and expenses for the fiscal year ending on June 30, 2024. This includes various charts that expound on the expense and revenue items in the Safety & Risk Management program.
- **Yellow Tabs:** Starts with a summary of the entire City's total loss experience for the previous six years and are followed by corresponding reports which are broken out by Division. These provide a compilation of the frequency and severity of claims by each Department over time. **Note that claim payments all appear in the fiscal year in which the claim/injury/accident occurred, regardless of the year(s) the payment(s) were made.**
- **Green Tabs:** Provides an overview of the self-funded medical and dental plans.
- **Blue Tabs:** Provides information on the financial status of the Loss Trust Fund. A summary is provided along with the final five-year budget forecast for the self-insured benefits and the self-insured Safety & Risk Management Department accounts, respectively.

### **Safety & Risk Management Department Highlights**

- ✓ The City's goal for the total Cost of Risk is 2.3% or less of the City's total operating budget and the City's Cost of Risk for FY 2023/24 came in at 2.34% despite rising insurance premium costs and the rising cost of claims.
- ✓ The Safety & Risk Management Department remains well within its allotted budget, ending **the 2023/24 fiscal year (FY) with a surplus budget balance of \$1,350,201.**
- ✓ Despite increases in insurance premiums and claim payments, the Safety & Risk Management Department remains well within its allotted budget,
- ✓ The City made strong progress in managing claims and controlling costs in FY 2023/24. Actual claim payments increased **by just 2.2%**—a modest \$53,103 over the previous fiscal year. This reflects the effectiveness of the City's strategic approach to loss mitigation and hazard awareness.
- ✓ Notably, miscellaneous payments related to claims adjusting **decreased by over 25%**, further highlighting the program's operational efficiency. The continued focus on proactive risk reduction, timely investigations, and early intervention has contributed to favorable outcomes.
- ✓ Collectively, these efforts have strengthened the financial position of the Loss Trust Fund, demonstrating that the claims mitigation and loss prevention initiatives led by the Safety & Risk Management Department are delivering measurable, positive results.

- ✓ The Safety & Risk Management Department continues to see outstanding results in medical cost containment efforts through its partnership with a new medical bill review provider which was implemented in December 2021. In FY 2023/24, the Department achieved an impressive **72%** savings rate on all medical procedures and service payments—a **2% improvement** over the prior fiscal year's 70% savings rate.

Since the transition to the new provider, overall savings have consistently increased by 5–10%, demonstrating the effectiveness of this strategic move. These cost reductions are particularly noteworthy given the continued rise in the cost of medical procedures, devices, and healthcare services nationwide.

The success of this initiative reflects the Department's commitment to fiscal responsibility and operational efficiency, ensuring that high-quality medical care for injured employees is delivered at a significantly reduced cost. The savings generated not only alleviate financial pressure on the Workers' Compensation program but also contribute to the long-term sustainability of the Loss Trust Fund.

By continuously evaluating vendor performance and leveraging data-driven decision-making, the Safety & Risk Management Department is delivering measurable, high-impact results that benefit both the City and its workforce.

- ✓ The City experienced notable financial impacts in FY 2023/24 due to escalating litigation costs and rising insurance premiums. Litigation-related expenses within the Safety & Risk Management Department increased by **84%**, primarily driven by an employment lawsuit that proceeded to trial and is now in the appeals process. These elevated legal costs are expected to remain steady in the near term as the case continues through the appellate courts.

- ✓ Insurance costs also saw a sharp increase, with total premiums rising by **13.83%** compared to the prior fiscal year. This upward trend is largely attributed to a hardening property insurance market, ongoing global instability, and a surge in cyber-related threats targeting public sector entities. Although the City's rate increase remained slightly below the industry average of 15%, it still represents a significant year-over-year cost escalation.

- ✓ The City's total operating budget increased by just 8.8% over the prior fiscal year. When Safety & Risk Management experiences rate, payment, or fee increases that exceed this percentage, it places upward pressure on the City's overall Cost of Risk.

- ✓ In May 2023, the Safety & Risk Management Department proudly launched the *See Something, Say Something* Citywide hazard identification program, designed to encourage early detection and swift resolution of potential workplace hazards. This innovative, incentivized initiative has already proven to be a successful tool in strengthening the City's safety culture and engaging employees in proactive risk prevention.

In its first full fiscal year of implementation (FY 2023/24), the program received 93 submissions from employees across the organization—demonstrating a strong commitment to safety awareness at every level. Each report was promptly routed to the appropriate department for timely resolution, helping to mitigate potential risks before they could escalate into incidents.

As part of the program's recognition efforts, 61 employees were acknowledged for their active participation and contributions to a safer work environment. This not only fosters a culture of accountability and care, but also reinforces the shared responsibility of workplace safety.

The Safety & Risk Management Department will continue to promote and expand the *See Something, Say Something* program, recognizing it as a vital component in reducing hazards, minimizing liability, and preventing workers' compensation claims through employee engagement and early intervention.

- ✓ The Safety & Risk Management Department processed over **531** property and casualty claims and conducted a total of **105** field investigations during FY 2023/24. Field investigations involve photos, measurements, analysis of physical damage or structures, expert consultation to ultimately determine cause and/or liability.
- ✓ Triage Now, the City's 24/7 telephonic nurse case management service, continues to provide significant value to the workers' compensation program. In FY 2023/24, a total of **207** employees accessed this service, receiving immediate medical guidance following workplace incidents.

This around-the-clock access ensures that injured employees receive timely, professional care recommendations, often eliminating unnecessary emergency room visits and reducing the likelihood of formal claims. As a result, Triage Now plays a key role in lowering overall program costs while supporting employee well-being.

Beyond cost reduction, the program enhances the employee experience by offering convenient, compassionate support at any time. This proactive, service-oriented approach helps reinforce a culture of care and responsiveness within the City's workplace safety framework.

- ✓ In calendar year 2023, the City's OSHA recordable injury and illness rate rose to 9.8 per 100 employees, up from 8.06 in 2022—an increase of approximately 11% in reportable incidents. While this reflects a rise in reported cases, it also demonstrates improved reporting accuracy and increased employee engagement in the injury reporting process.

The Safety & Risk Management Department is leveraging this information to enhance injury prevention efforts, expand ergonomic evaluations, and work closely with high-impact departments to reduce risk and improve outcomes. By focusing on root cause analysis, proactive training, and early intervention, the City remains committed to building a safer, more resilient workforce.

- ✓ The Experience Modification Rate (E-Mod) is a key indicator of the City's workplace safety performance and the effectiveness of its workers' compensation program. In 2023, the City achieved an E-Mod of 1.53, a notable improvement from the 2020 rate of 1.68—**representing an overall reduction of nearly 9%**.

While the City's target E-Mod remains 1.10, the Safety & Risk Management Department continues to trend in the right direction regarding injury reduction.

The Safety & Risk Management Department remains focused on continued collaboration with departments Citywide to support injury reduction initiatives, implement ergonomic improvements, and foster a safer work environment. These efforts are critical as the City continues to work toward achieving its E-Mod goal and reinforcing a culture of safety excellence.

- ✓ The approved budget for FY 2023/24 is designed to achieve the recommended confidence level goal selected by the Loss Trust Fund Board.
- ✓ The Safety & Risk Management Department continues to work with the Scottsdale Police Department and City management on the creation of a Safety & Training Coordinator position within the Police Department. In reviewing the City's total claim program, it is clear there are opportunities within the Police Department to reduce injuries and accidents and increase training specifically related to safety. The Police Department is responsible for over 30% of all claims within the City, and statistics have proven that having an internally placed Safety & Training Coordinator can positively impact the number and nature of claims arising out of that Department.
- ✓ In May 2021, the City joined the Arizona Division of Occupational Safety and Health (ADOSH) Public Entity Protection Program (PEPP) under a three-year agreement, entering into consultation status with ADOSH. This partnership reflects the City's commitment to proactively strengthen its occupational health, safety, and wellness programs. While under consultation status, the City gains access to ADOSH's expert resources to identify both strengths and areas for improvement across all departments. Importantly, this collaborative approach allows the City to correct safety deficiencies or compliance concerns without the threat of OSHA fines or enforcement actions. Through PEPP, the City is taking a strategic, preventative approach to safety by aligning with industry best practices and fostering a culture of continuous improvement. The City reaffirmed this commitment by continuing its participation in the program through Fiscal Year 2023/24.
- ✓ The Safety & Risk Management Department continued to advance the City's proactive safety culture by expanding two key initiatives Citywide: the Ergonomics Program and the Safety and Health "Blue Wall" Program. In Fiscal Year 2023/24, the Department **conducted 302 ergonomic assessments**—representing approximately 11% of the City of Scottsdale's workforce. These evaluations led to targeted upgrades and replacements of office workstation furniture and adjustments to work processes, all aimed at preventing and mitigating injuries associated with musculoskeletal disorders (MSDs).
- ✓ Simultaneously, the Safety and Health "**Blue Wall**" Program was further implemented to improve emergency preparedness. This initiative centralizes essential safety equipment in each occupied City building, ensuring quick access and clear visibility during emergencies. To date, **11 "Blue Walls"** have been installed across **8** City facilities, with plans underway to equip all primary buildings with standardized, color-coded safety walls.
- ✓ Additionally, the City enhanced its medical readiness by installing new centralized first aid stations, bringing the total number of first aid stations to 53 across City buildings and properties. These efforts reflect the City's ongoing commitment to

employee well-being, injury prevention, and a strong safety-first culture.

- ✓ Detailed ADOSH level Safety and Health Inspections were completed at **22** City facilities. There were also an additional **2** Safety and Health Inspections completed related to annual insurance and contractual obligations, totaling **24** facility inspections completed by the Safety & Risk Management Department. These inspections resulted in the identification and abatement of more than 1,032 individual cited hazards ranging from OSHA hazard clarifications of Imminent Danger to more minor infractions.

### **Medical Benefits Highlights**

Medical claims expenses incurred in FY 23/24 ran favorably to the projection with 95% loss ratio with \$1.88 million as the surplus for the year. Dental claims ran favorably as well at 94% to the funding estimate. The city paid a total of \$9.77 million in large claims and received \$1.87 million in stop loss reimbursements, which is approximately 31% of the total claims paid.

The city collected \$35.78 million in revenues and incurred \$33.9 million in claims and administrative costs. Every year the City works with its benefit consultant, Brown & Brown, to develop medical and dental plan cost projections and provide recommendations to the City Council concerning funding level and cost sharing strategies. The Total Benefits Advisory Committee (TBAC) continues to receive training on claims administration and how it affects the City and reviews various plan design options/rate distributions. Human Resources also works with the Office of Communications to explore the best ways to engage and communicate with City staff which includes in-person or TEAMS staff meetings and electronic communications.

We continued to focus on mental health and preventive screenings this year. We continued the increase in hours of our on-site EAP provider, as well as the monthly virtual group meetings addressing various stress and mental health topics. They are all very well attended with few cancelations. Our onsite preventive screening and vaccination clinics were very well attended with several screenings requiring additional dates added.

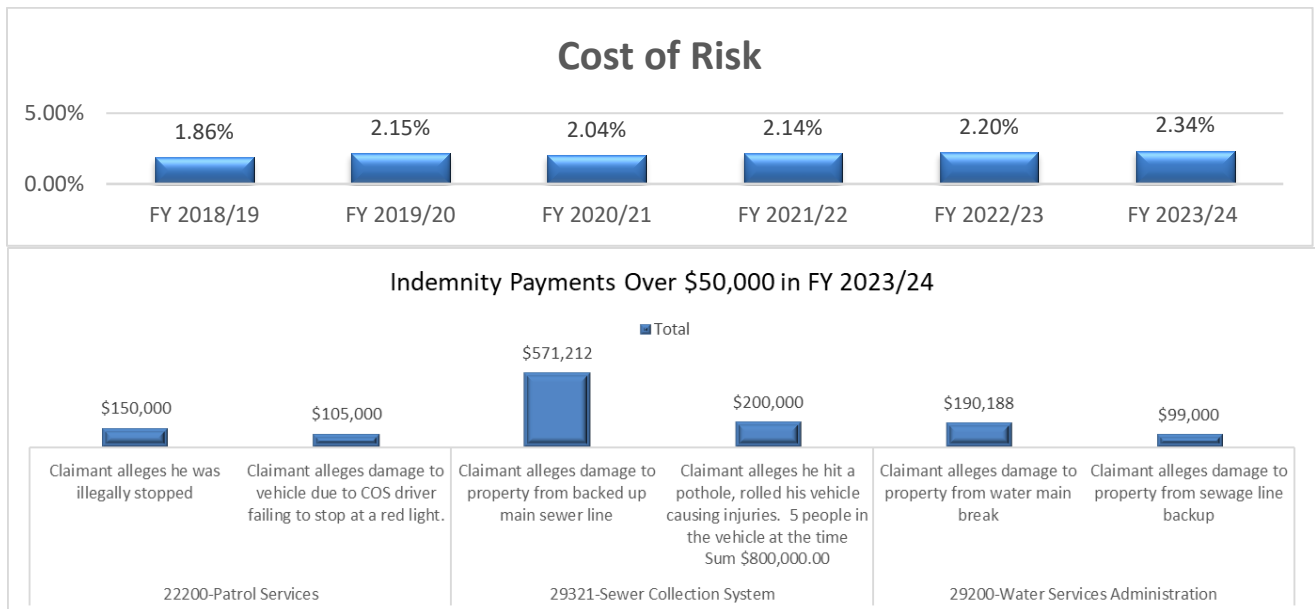
## Cost of Risk

The Cost of Risk chart depicts all expenses and revenues associated with the City's Safety & Risk Management program. In addition to claims and legal costs, the chart accounts for all expenditures assumed by the Safety & Risk Management budget, including loss control services, safety incentives, purchase of personal protective equipment, insurance, OSHA required medical testing, staff salaries and computer software. The City has historically measured the performance of the Safety & Risk Management program by comparing it to the City's total operating budget, with a goal of having the Safety & Risk Management Department's overall budget "not to exceed" 2.3% of the City's total operating budget. The FY 2023/24 program ended at 2.34%.

	FY 2018/19	FY 2019/20	FY 2020/21	FY 2021/22	FY 2022/23	FY 2023/24
Claim Payments*	\$ 7,371,950	\$ 8,121,261	\$ 8,133,788	\$ 8,661,427	\$ 8,222,256	\$ 8,435,658
Operating Budget**	1,087,279	1,227,988	1,147,688	1,632,391	1,848,719	1,961,079
Excess Insurance Premiums	1,969,017	2,242,427	2,641,325	3,299,622	4,281,033	4,844,769
Unemployment Compensation	30,227	28,123	136,265	12,079	4,304	8,241
Special Event Reimbursements	(117,863)	(116,326)	(59,633)	(102,956)	(71,038)	(64,643)
Total Recoveries	(1,071,110)	(1,135,303)	(2,404,535)	(875,999)	(1,806,453)	(750,747)
Risk Management Program Cost	\$ 9,269,500	\$ 10,368,170	\$ 9,594,898	\$ 12,626,564	\$ 12,478,822	\$ 14,434,357
City Operating Budget	\$464,569,653	\$482,086,151	\$471,428,269	\$591,314,397	\$566,081,955	\$616,361,134
<b>Cost of Risk</b>	<b>2.00%</b>	<b>2.15%</b>	<b>2.04%</b>	<b>2.14%</b>	<b>2.20%</b>	<b>2.34%</b>

\*Claim Payments represents payments on all claim types (General Liability, Auto Liability, Law Enforcement Liability, Employment Liability and Workers' Compensation) during the fiscal year.

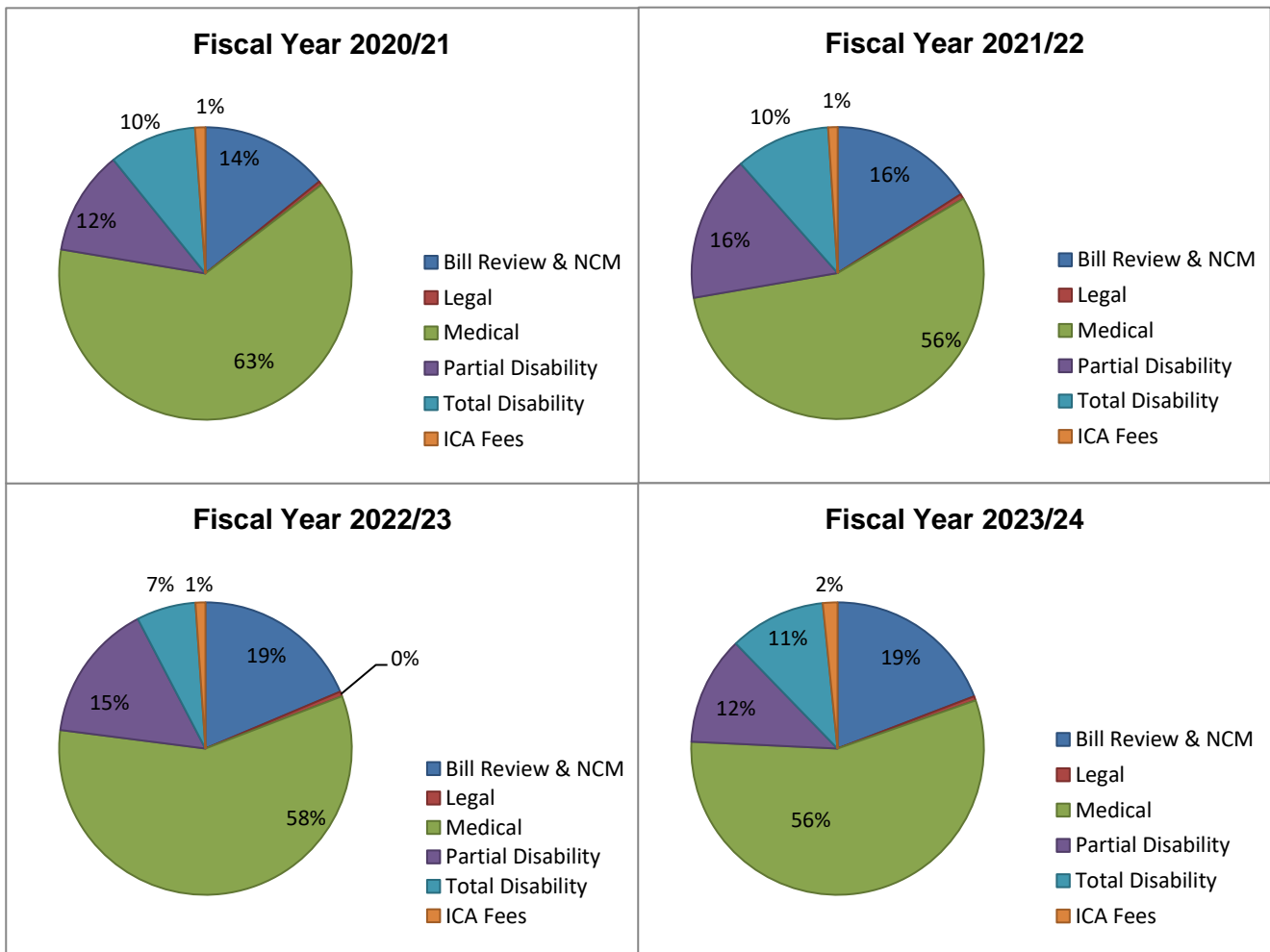
\*\*Operating Budget represents the Safety & Risk Management Department's internal operating expense.



# Workers' Compensation Payment Breakdown

The following depicts a comparison of the total payments made for the City's workers' compensation claims. The City has experienced a slight increase in costs to its workers compensation program of 6.2% or \$254,012. This is in large part due to the surgeries within public safety and a handful of reopened claims by former employees, as Arizona is a lifetime benefit state. The Department has seen an increase in total disability claims, most involving surgery. The Department continues to utilize nurse case managers to reduce the overall time under care and promote light duty as an alternative to lost time. This is reflected in the reduction of partial disability costs within the program. The cost of medical treatments, surgeries, and prescription medications continue to rise. The Safety & Risk Management Department will continue to utilize the services of its medical bill review provider to control these costs.

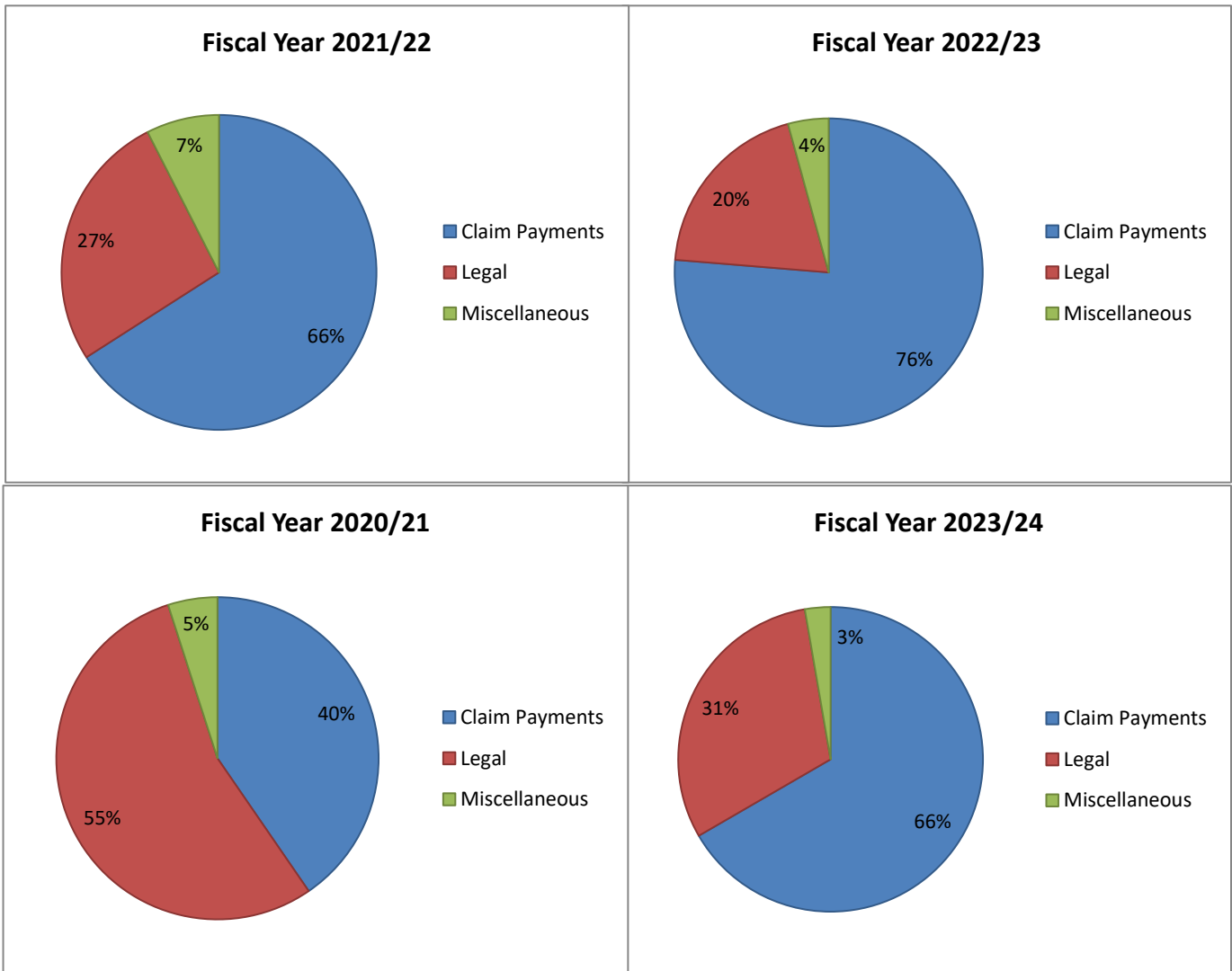
	FY 2020/21	FY 2021/22	FY 2022/23	FY 2023/24
Bill Review & NCM	\$585,176	\$674,183	\$753,065	\$823,651
Legal	\$17,277	\$23,957	\$21,770	\$20,443
Medical	\$2,600,380	\$2,361,405	\$2,337,553	\$2,409,040
Partial Disability	\$475,930	\$684,840	\$619,330	\$515,858
Total Disability	\$399,761	\$444,135	\$264,980	\$456,193
ICA Fees	\$46,940	\$44,420	\$43,978	\$69,503
<b>Total</b>	<b>\$4,125,465</b>	<b>\$4,232,940</b>	<b>\$4,040,676</b>	<b>\$4,294,688</b>



# Liability and Property Damage Payment Breakdown

Claim payments are comprised of third-party liability claim settlements and claims related to damaged property owned by the City. The legal component is comprised of expenses received from the City Attorney’s Office and outside counsel retained by the City. The City Attorney’s Office provides for the City’s primary defense of all lawsuits. The Loss Trust Fund is afforded a reduced rate for internal legal services of \$143 per hour (attorneys) and \$69 per hour (paralegals) for professional services. Infrequently, the City Attorney and Director of Safety & Risk Management will agree to assign outside counsel to defend a lawsuit if the City Attorney’s Office has a conflict or if the case requires a particular expertise or resources that are not available in-house. These costs are also accounted for in the legal section of the chart. The miscellaneous category is made up of the litigation and claim investigation expenses including, but not limited to, estimates, appraisals, assessments, research, travel, depositions, testimony of expert witnesses, and costs to obtain medical records.

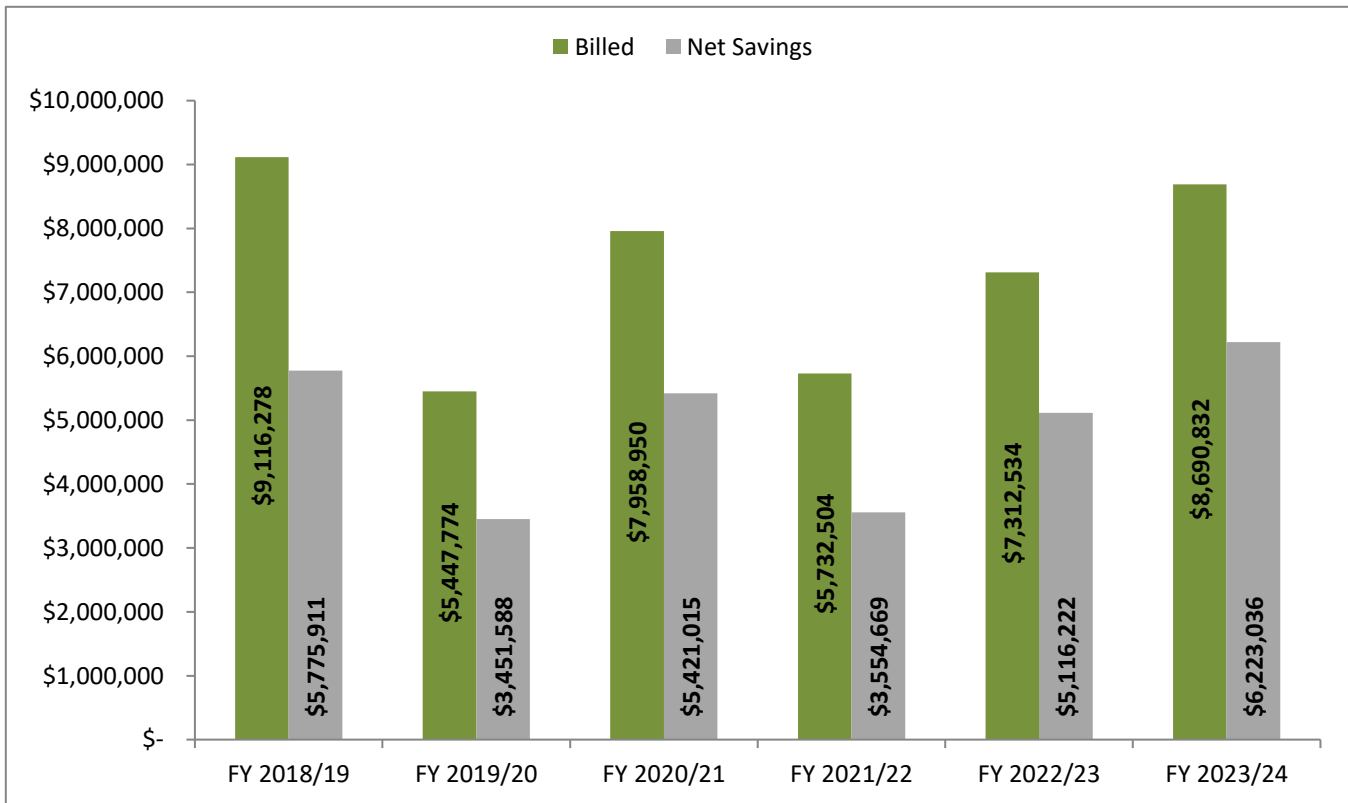
	FY 2020/21	FY 2021/22	FY 2022/23	FY 2023/24
Claim Payments	\$662,948	\$2,423,319	\$2,463,848	\$2,516,951
Legal	\$896,062	\$976,631	\$627,647	\$1,157,619
Miscellaneous	\$81,264	\$275,218	\$137,540	\$102,408
<b>Total</b>	<b>\$1,640,274</b>	<b>\$3,675,168</b>	<b>\$3,229,035</b>	<b>\$3,776,978</b>



# Medical Bill Review Savings

A third-party medical bill review provider is utilized by the City to review and adjust workers' compensation medical bills to reasonable and customary amounts as allowed by statute. This is considered a "best practice" for controlling the medical costs associated with workers' compensation claims. Medical bills are reviewed on a line-item basis for accuracy, removal of duplicate charges, review of reasonable and customary charges, fee bundling, and any other opportunities to ensure maximum savings. The amounts in green represent the total of the original amount billed. The amounts in gray are indicative of the total net savings including the fees paid to the third-party for bill reduction services. Despite a significant increase in the amount billed for medical services and procedures in FY 2023/24, the City achieved a 2% increase in overall savings compared to the previous fiscal year. This positive trend reflects the continued success of the transition to a new medical bill review provider, implemented to improve cost efficiency within the workers' compensation program. By leveraging more effective cost containment strategies and ensuring greater scrutiny of billed services, the City has been able to consistently reduce medical expenses—even in the face of rising healthcare costs.

	FY 2018/19	FY 2019/20	FY 2020/21	FY 2021/22	FY 2022/23	FY 2023/24
Billed	\$ 9,116,278	\$ 5,447,774	\$ 7,958,950	\$ 5,732,504	\$ 7,312,534	\$ 8,690,831
Net Savings	\$ 5,775,911	\$ 3,451,588	\$ 5,421,015	\$ 3,554,669	\$ 5,116,222	\$ 6,223,036
<b>% Savings</b>	<b>63%</b>	<b>63%</b>	<b>68%</b>	<b>62%</b>	<b>70%</b>	<b>72%</b>



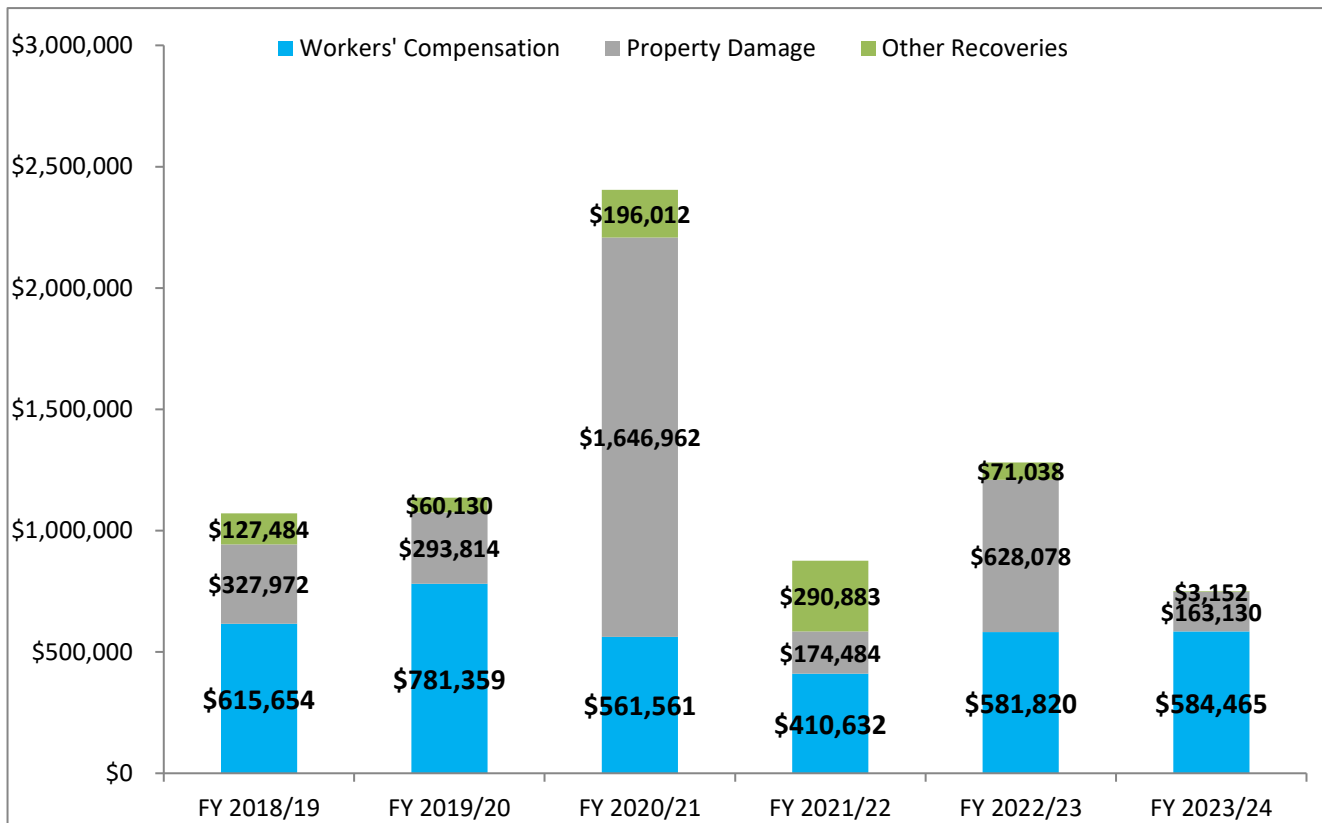
## Recoveries

In FY 2023/24, the Safety & Risk Management Department continued its focused efforts to identify and evaluate property and casualty losses with the goal of recovering damages from responsible parties. Building on this foundation, the Department expanded its recovery efforts by leveraging additional staff resources to more actively pursue reimbursement opportunities.

The other recoveries noted below are primarily derived from sharing insurance coverage costs for off-duty Police Officers.

The workers' compensation recoveries are predominantly reimbursements of expenses for those workers' compensation claims that have exceeded the City's self-insured retention level referenced in each respective excess insurance contract. Although the City has reached its self-insured retention amount on these claims, it must continue to manage these claims for as long as they remain open or are reopened. The current insurance contract caps the City's financial responsibility at \$1,000,000 per injury. However, the obligation to manage the claim will continue indefinitely.

	FY 2018/19	FY 2019/20	FY 2020/21	FY 2021/22	FY 2022/23	FY 2023/24
Workers' Compensation	\$615,654	\$781,359	\$561,561	\$410,632	\$581,820	\$584,465
Property Damage	\$327,972	\$293,814	\$1,646,962	\$174,484	\$628,078	\$163,130
Other Recoveries	\$127,484	\$60,130	\$196,012	\$290,883	\$71,038	\$3,152
<b>Total Recoveries</b>	<b>\$1,071,110</b>	<b>\$1,135,303</b>	<b>\$2,404,535</b>	<b>\$875,999</b>	<b>\$875,999</b>	<b>\$750,747</b>

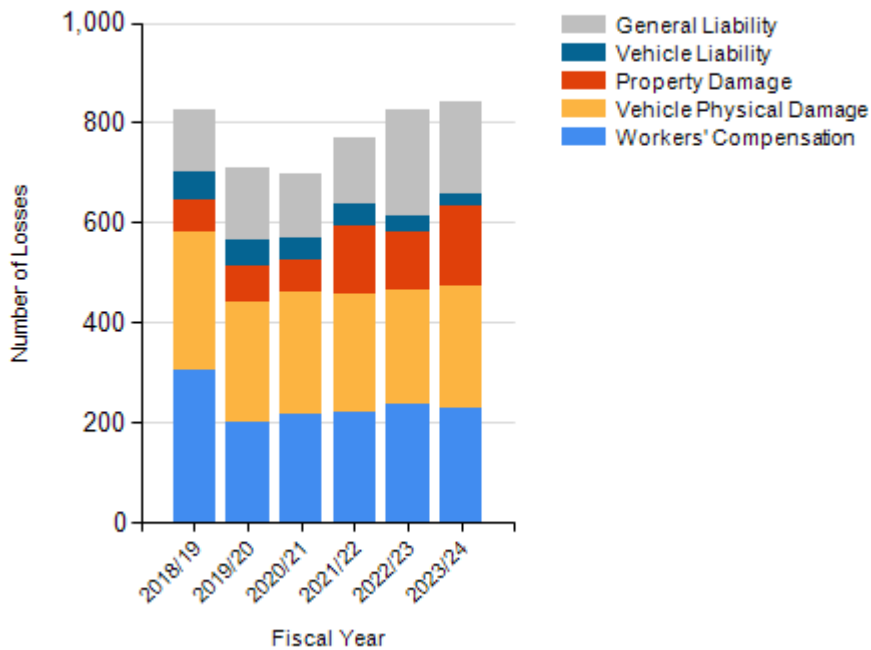




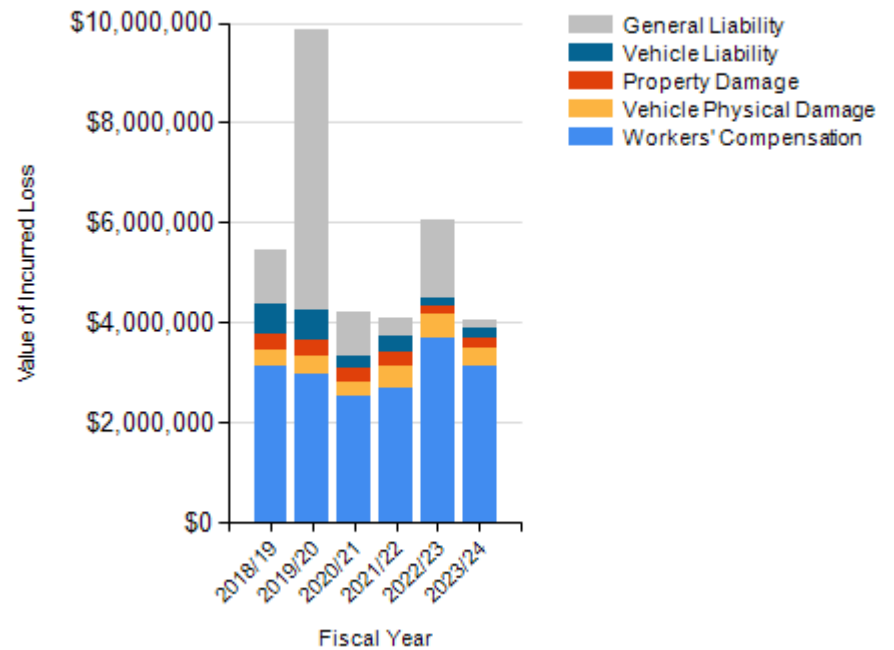
## All Divisions Combined Incurred Performance Claim Frequency and Severity by Date of Loss

Claim Type	2018/19		2019/20		2020/21		2021/22		2022/23		2023/24	
	Frequency	Severity	Frequency	Severity	Frequency	Severity	Frequency	Severity	Frequency	Severity	Frequency	Severity
General Liability	126	\$1,105,261	146	\$5,633,601	126	\$864,467	132	\$354,343	210	\$1,572,081	183	\$154,464
Vehicle Liability	54	\$570,497	52	\$616,261	47	\$241,789	45	\$337,465	32	\$156,846	25	\$201,063
Property Damage	66	\$336,562	70	\$317,505	63	\$289,000	139	\$282,002	120	\$162,853	158	\$225,231
Vehicle Physical Damage	277	\$327,361	241	\$364,395	246	\$262,569	234	\$417,274	228	\$484,761	246	\$360,286
Workers' Compensation	304	\$3,113,745	201	\$2,942,982	215	\$2,539,658	221	\$2,698,418	235	\$3,674,153	228	\$3,104,700
<b>City Total</b>	<b>827</b>	<b>\$5,453,426</b>	<b>710</b>	<b>\$9,874,743</b>	<b>697</b>	<b>\$4,197,483</b>	<b>771</b>	<b>\$4,089,501</b>	<b>825</b>	<b>\$6,050,693</b>	<b>840</b>	<b>\$4,045,743</b>

**Frequency of Claims**



**Severity of Claims**

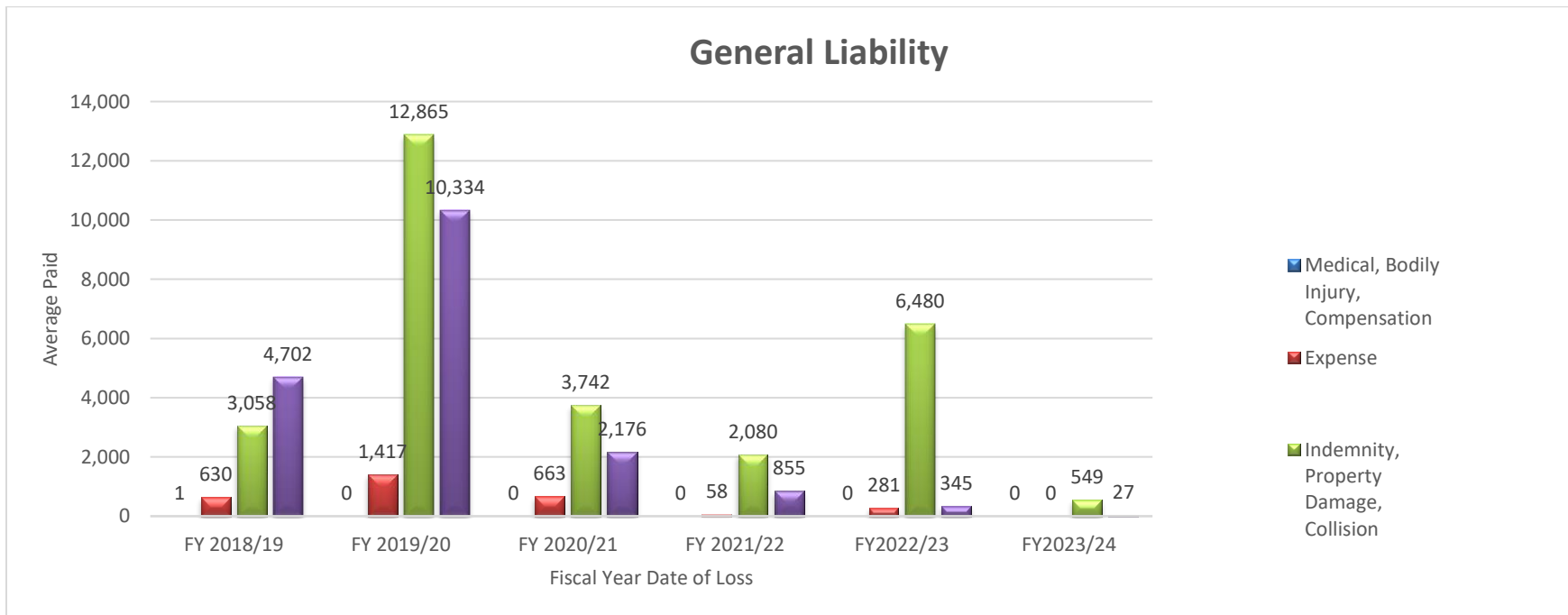
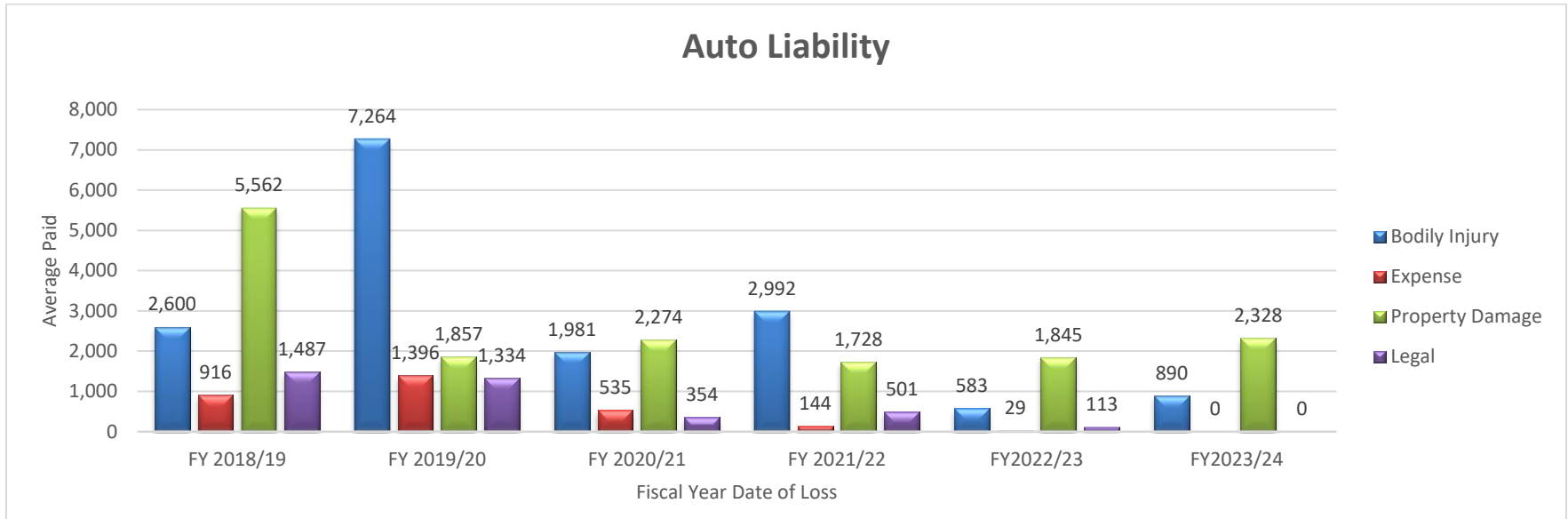


## Large Incurred Losses

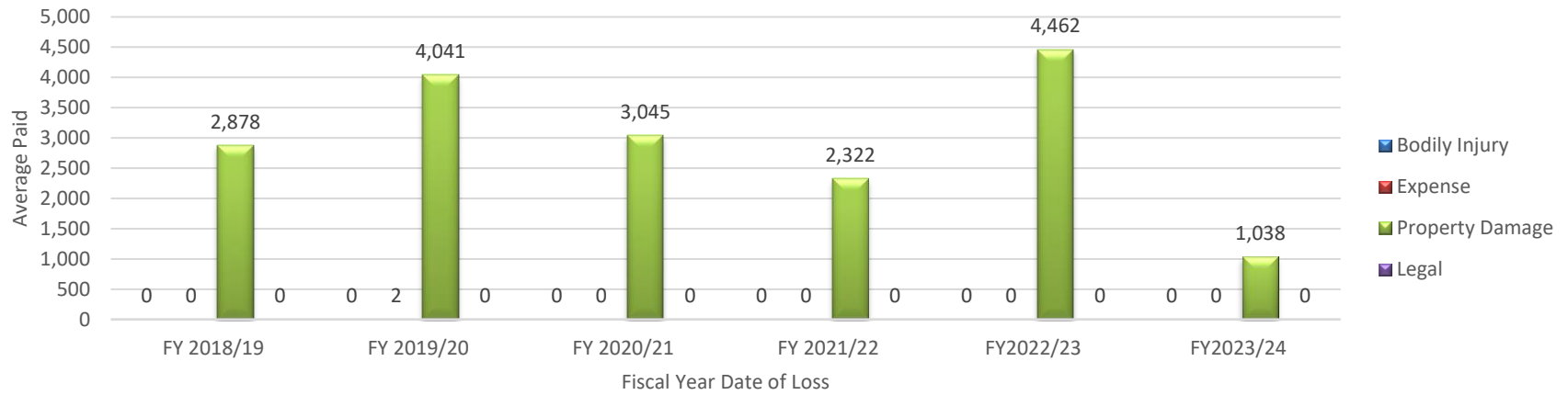
The graph below shows claim payments, reserves or settlements above \$250,000 within a given fiscal year. Although settlement of these claims may occur across multiple fiscal years, the payment or reserve is reflected in the fiscal year the claim was received by the Safety & Risk Management Department. Losses include, but are not limited to, catastrophic injury, death, or extensive property damage.



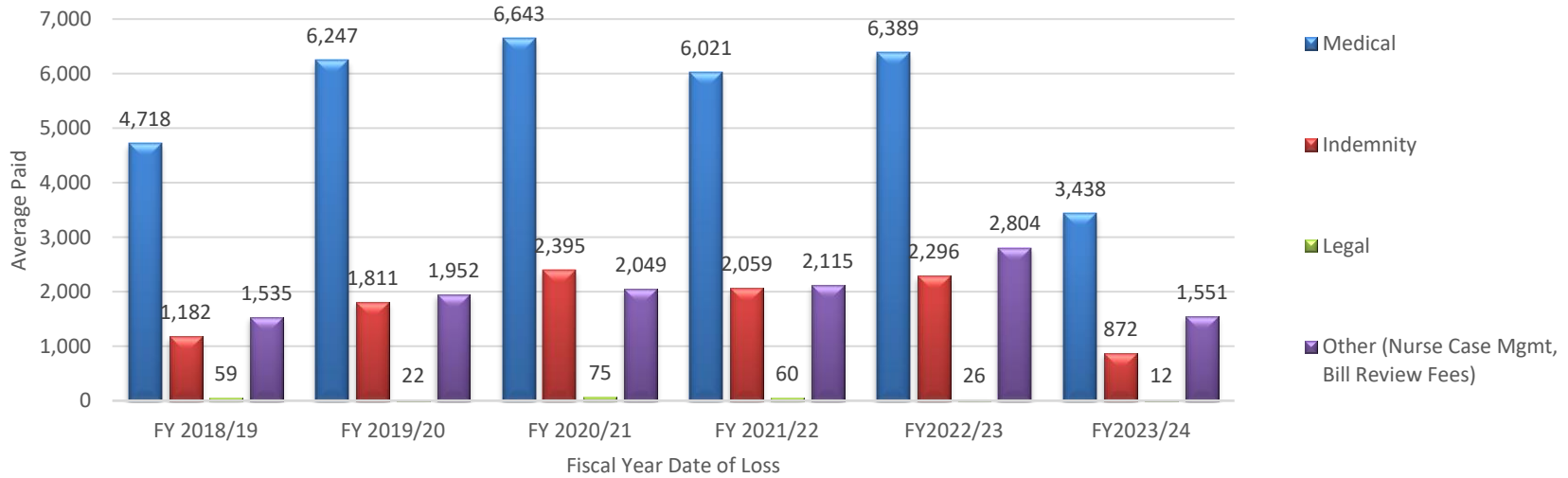
## Average Paid by Date of Loss



### Property Damage



### Workers' Compensation

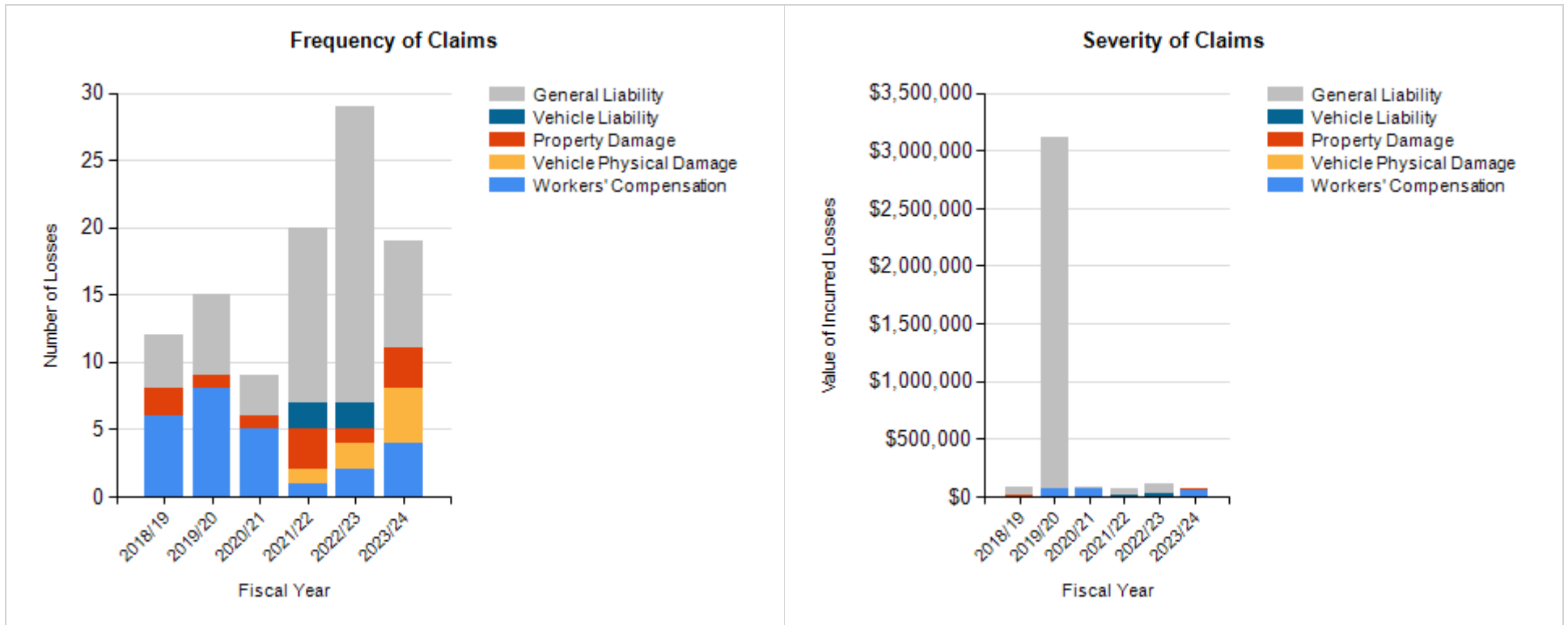




## Charter Officers Loss Performance

Claim Frequency and Severity by Date of Loss for Mayor and City Council, City Attorney, City Auditor, City Clerk, City Manager, City Treasurer, and Presiding Judge

Claim Type	FY 2018/19		FY 2019/20		FY 2020/21		FY 2021/22		FY 2022/23		FY 2023/24	
	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	
General Liability	4	\$70,089	6	\$3,048,972	3	\$11,136	13	\$58,941	22	\$83,725	8	(\$60)
Vehicle Liability	0	\$0	0	\$0	0	\$0	2	\$2,261	2	\$30,641	0	\$0
Property Damage	2	\$1,513	1	\$0	1	\$4,667	3	\$0	1	\$0	3	\$500
Vehicle Physical Damage	0	\$0	0	\$0	0	\$0	1	\$7,097	2	\$1,009	4	\$500
Workers' Compensation	6	\$5,118	8	\$67,368	5	\$71,726	1	\$137	2	\$404	4	\$63,999
<b>Charter Officers Total</b>	<b>12</b>	<b>\$76,721</b>	<b>15</b>	<b>\$3,116,340</b>	<b>9</b>	<b>\$87,529</b>	<b>20</b>	<b>\$68,435</b>	<b>29</b>	<b>\$115,780</b>	<b>19</b>	<b>\$64,939</b>



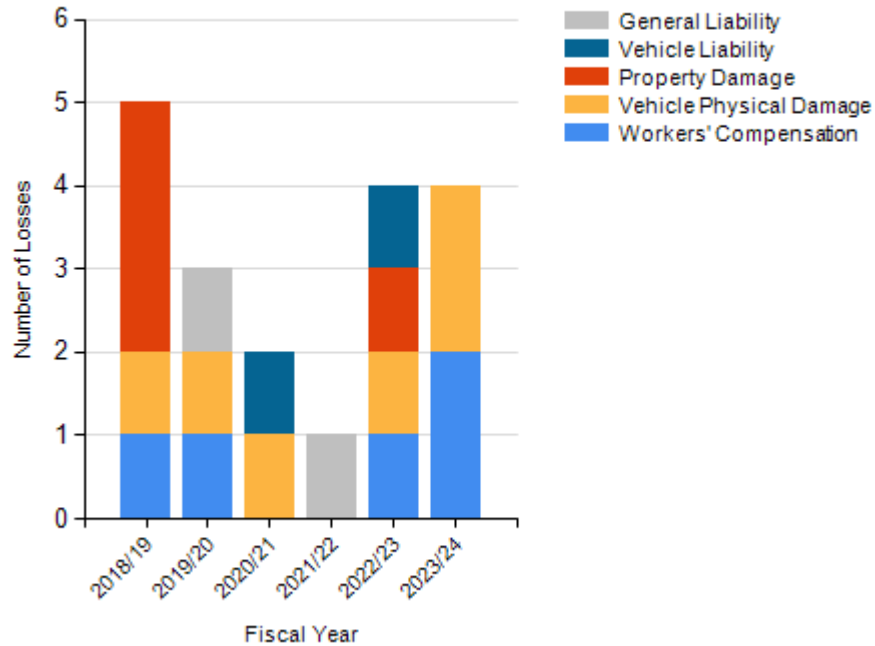


## Administrative Services Loss Performance

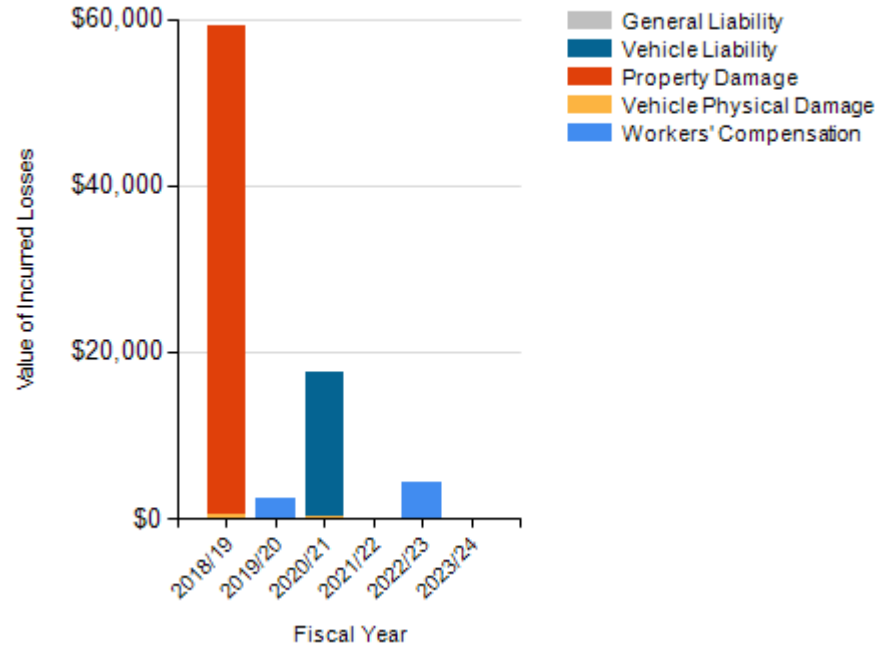
Claim Frequency and Severity by Date of Loss for Human Resources and Information Technology

Claim Type	FY 2018/19		FY 2019/20		FY 2020/21		FY 2021/22		FY 2022/23		FY 2023/24	
	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	
General Liability	0	\$0	1	\$0	0	\$0	1	\$0	0	\$0	0	\$0
Vehicle Liability	0	\$0	0	\$0	1	\$17,214	0	\$0	1	\$0	0	\$0
Property Damage	3	\$58,723	0	\$0	0	\$0	0	\$0	1	\$0	0	\$0
Vehicle Physical Damage	1	\$433	1	\$0	1	\$229	0	\$0	1	\$0	2	(\$5,958)
Workers' Compensation	1	\$75	1	\$2,468	0	\$0	0	\$0	1	\$4,360	2	\$57
<b>Administrative Services Total</b>	<b>5</b>	<b>\$59,231</b>	<b>3</b>	<b>\$2,468</b>	<b>2</b>	<b>\$17,443</b>	<b>1</b>	<b>\$0</b>	<b>4</b>	<b>\$4,360</b>	<b>4</b>	<b>(\$5,901)</b>

Frequency of Claims



Severity of Claims

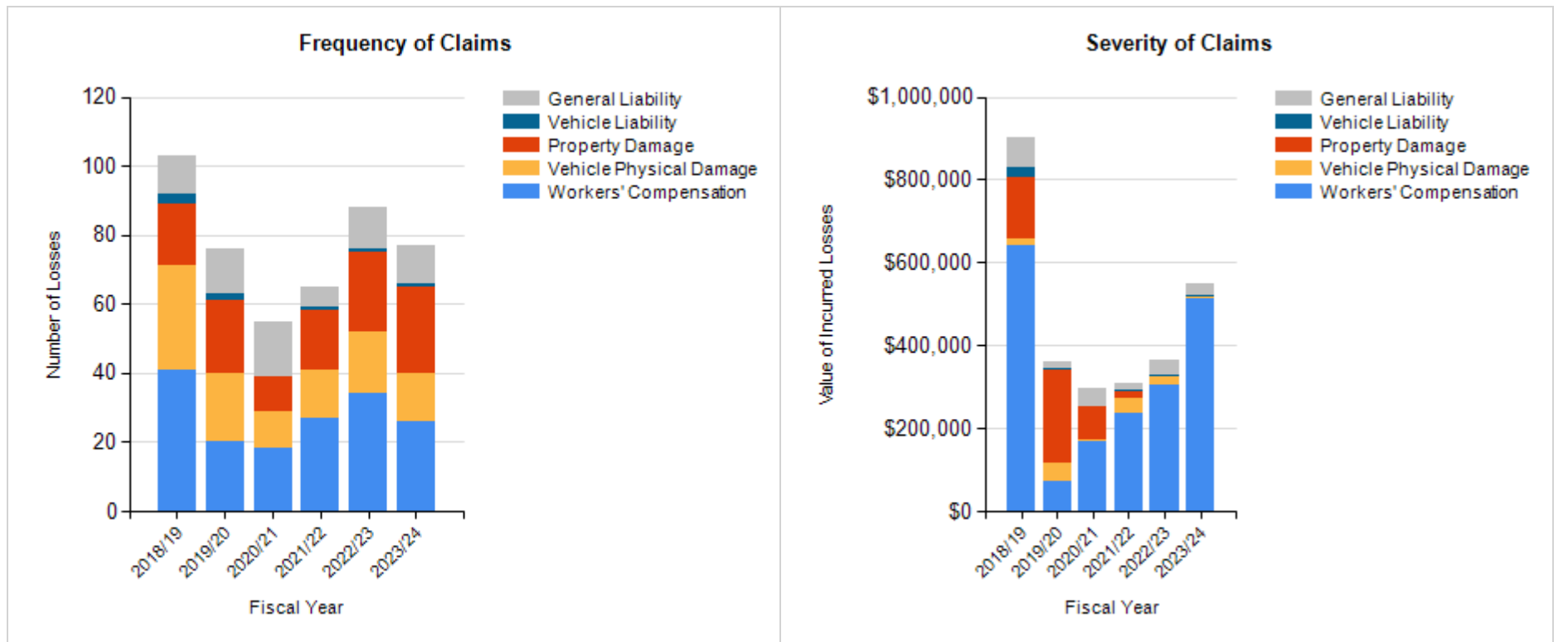




## Community Services Loss Performance

Claim Frequency and Severity by Date of Loss for Human Services, Libraries, Parks and Recreation, WestWorld, and Preserve

Claim Type	FY 2018/19		FY 2019/20		FY 2020/21		FY 2021/22		FY 2022/23		FY 2023/24	
	Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity	
General Liability	11	\$75,122	13	\$16,365	16	\$45,906	6	\$14,346	12	\$34,035	11	\$26,886
Vehicle Liability	3	\$23,878	2	\$3,703	0	\$0	1	\$2,327	1	\$320	1	\$4,500
Property Damage	18	\$146,662	21	\$224,804	10	\$81,803	17	\$17,626	23	(\$200)	25	(\$5,752)
Vehicle Physical Damage	30	\$17,959	20	\$41,982	11	\$3,930	14	\$36,489	18	\$25,736	14	\$1,869
Workers' Compensation	41	\$639,632	20	\$73,457	18	\$166,381	27	\$236,687	34	\$303,535	26	\$514,025
<b>Community Services Total</b>	<b>103</b>	<b>\$903,253</b>	<b>76</b>	<b>\$360,311</b>	<b>55</b>	<b>\$298,019</b>	<b>65</b>	<b>\$307,475</b>	<b>88</b>	<b>\$363,426</b>	<b>77</b>	<b>\$541,528</b>

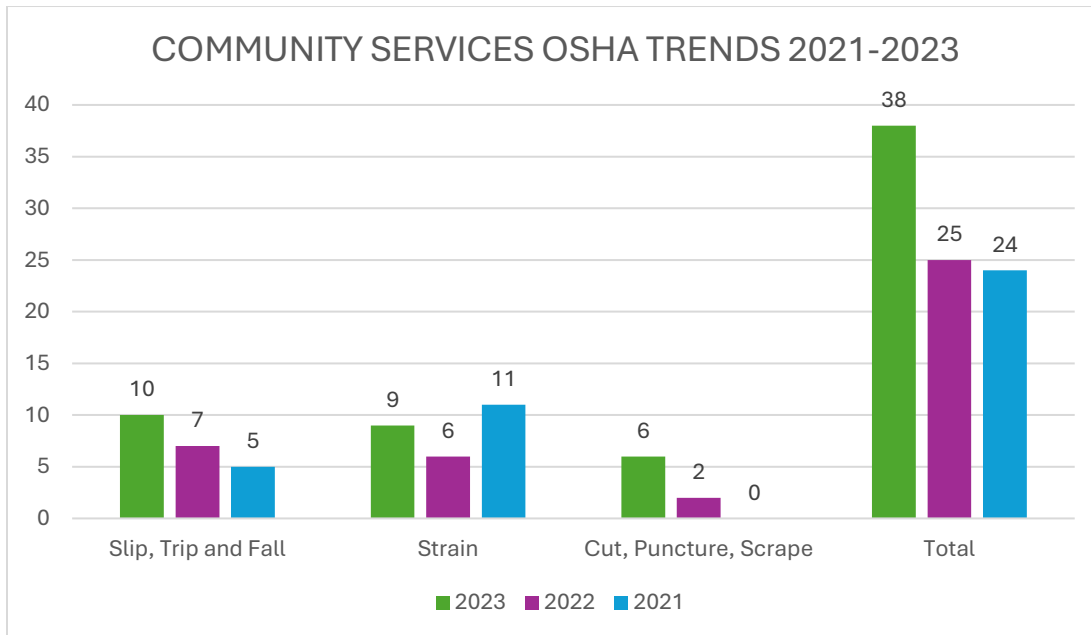


## Community Services Action Plan

### 2023/24 Annual Safety and Health Program Evaluation, Performance Objectives and Action Plan

#### **RECOMMENDED ACTION PLAN**

##### **Trends**



During calendar year **2023**, Community Services sustained 38 recordable injuries, compared to 2022 that had 25 recordable claims.

The main injury types experienced were:

- Slips, Trips and Falls: The only common theme to the injuries was that they occurred outside (2 in water, 2 on trails, 2 maneuvering out of vehicles, 2 while walking).
- Strains: 3 of 9 injuries occurred while staff were engaged in sports with community members. Additional injuries varied, but the primary cause was moving equipment or supplies manually.
- Cut, Puncture, Scrape: 2 injuries were related to cutting zip ties at WestWorld. 2 additional injuries occurred while riding on a bicycle.

Injury count per division within Community Services:

- Preserve: 6
- WestWorld: 6
- Human Services: 4
- Parks and Recreation: 18
  - Location: 17% of injuries occurred at the McDowell Mountain Ranch Park and Aquatic Center.
  - Activity: 22% of injuries occurred while the employee was engaged in playing sports with children under their supervision.
  - Position: 50% of injuries occurred to Maintenance employees. 33% of injuries occurred to Recreation Leader employees.
- Library: 4

- 2 of these 4 injuries were from exposure symptoms when carpet was being installed in a library.

### **Goals for Calendar Year 2025**

Safety & Risk Management intends to work closely with the Community Services Department to address the major drivers concerning its past year's injury experience. This would include, but not be limited to, in-person safety trainings, risk analysis and mitigation trainings, and safety awareness trainings. In addition to this approach, Safety & Risk Management intends to utilize the following, in efforts to positively impact the loss experience of the Community Services Department.

#### **Safety Shoe Assessment:**

An assessment of safety shoes provided by the City will be conducted to ensure that staff at risk of foot injuries or slipping and falling are provided appropriate shoes to reduce the chance of injury.

#### **Cut Injuries:**

An increase in cut injuries at the WestWorld location was identified as a new trend. Upon conducting a Root Cause Analysis, the Safety & Risk Management Department identified that a more appropriate tool was needed for cutting zip ties before and after events. Wire cutters were purchased for all staff conducting this activity and no further injuries have occurred.

#### **Parks and Recreation Assessment:**

Safety & Risk Management will consult with the Community Services Safety Specialist regarding the high number of injuries within Parks and Recreation. An in-depth analysis will be performed with subject matter experts to determine if there are ways to prevent some of these injuries from occurring.

#### **Implement New Learning Management System (LMS) for ALL Staff:**

SRA Training will be developed for all supervisors in the City by the Safety & Risk Management Department. The goal of this training is to ensure information captured on SRA's is accurate and fully complete. This will assist with Worker's Comp and Claim investigation as well as data analysis after the event has occurred.

#### **Revision of All Division Injury Review Boards:**

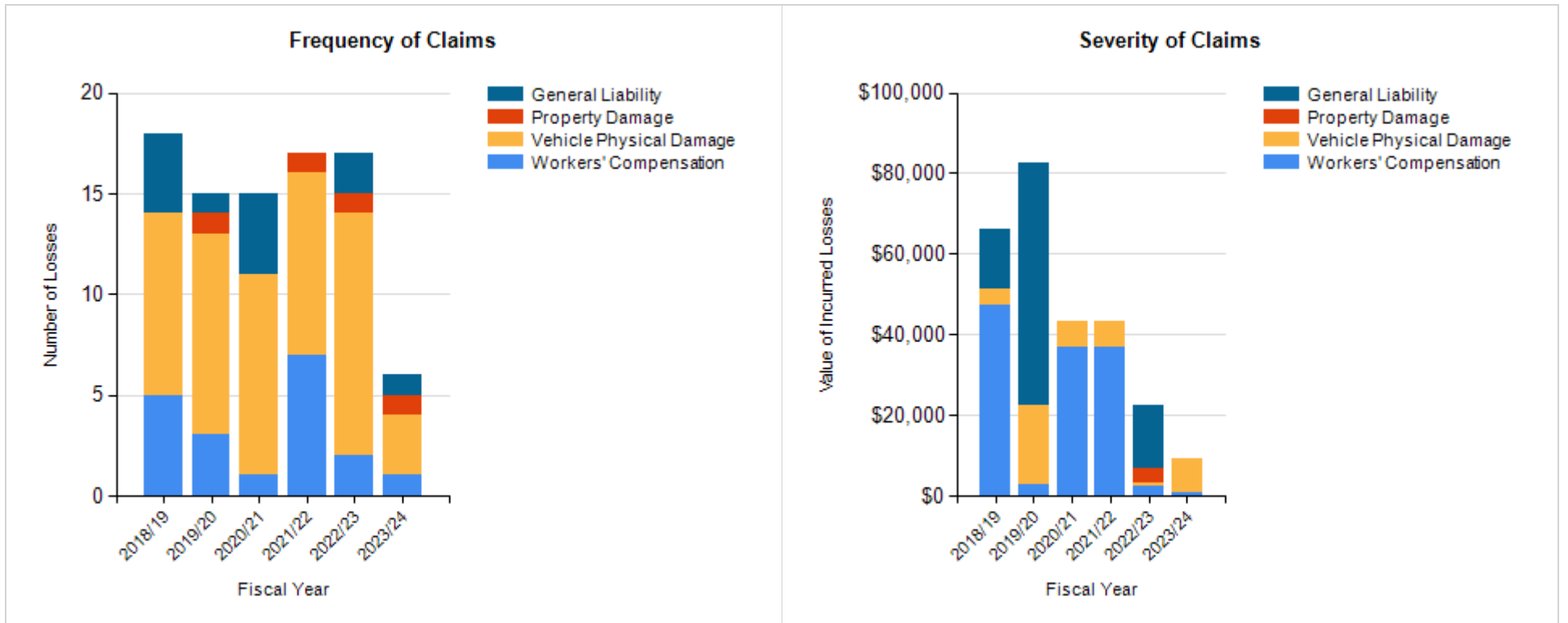
The Injury Review Board will be overhauled to conduct an in-depth review of every injury in regularly scheduled meetings. The Injury Review Board will be made up of staff from Safety & Risk Management as well as Safety Specialists from the Divisions throughout the City. Injuries will be discussed and will be determined if a Root Cause Analysis is needed to prevent additional injuries from the same cause.



## Community and Economic Development Loss Performance

Claim Frequency and Severity by Date of Loss for Airport, Economic Development, Planning and Development, and Tourism and Events

Claim Type	FY 2018/19		FY 2019/20		FY 2020/21		FY 2021/22		FY 2022/23		FY 2023/24	
	Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity	
General Liability	4	\$15,052	1	\$60,000	4	\$0	0	\$0	2	\$15,547	1	\$0
Property Damage	0	\$0	1	(\$1,000)	0	\$0	1	\$0	1	\$3,711	1	\$0
Vehicle Physical Damage	9	\$4,034	10	\$19,811	10	\$6,671	9	\$6,423	12	\$718	3	\$8,385
Workers' Compensation	5	\$47,094	3	\$2,669	1	\$36,697	7	\$36,764	2	\$2,386	1	\$747
<b>Community &amp; Economic Development Total</b>	<b>18</b>	<b>\$66,179</b>	<b>15</b>	<b>\$81,480</b>	<b>15</b>	<b>\$43,369</b>	<b>17</b>	<b>\$43,187</b>	<b>17</b>	<b>\$22,362</b>	<b>6</b>	<b>\$9,132</b>

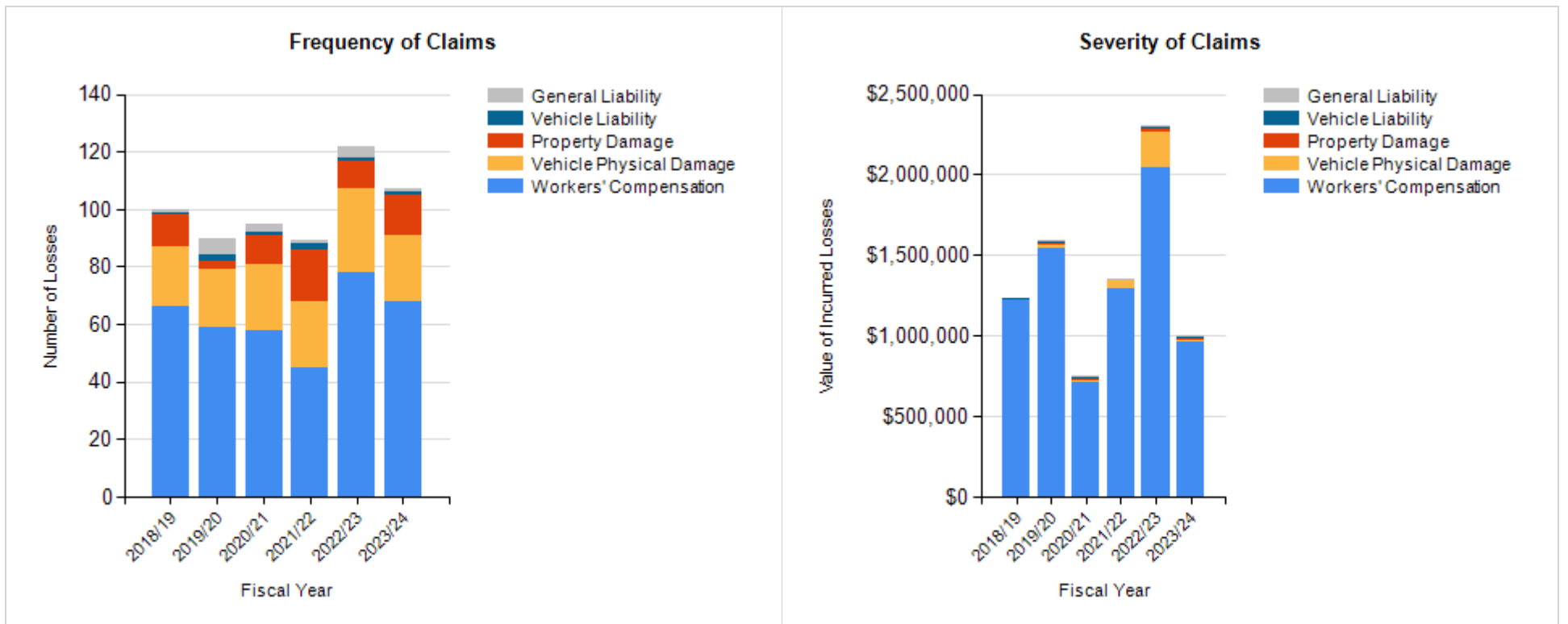




## Fire Department Loss Performance

Claim Frequency and Severity by Date of Loss for the Fire Department

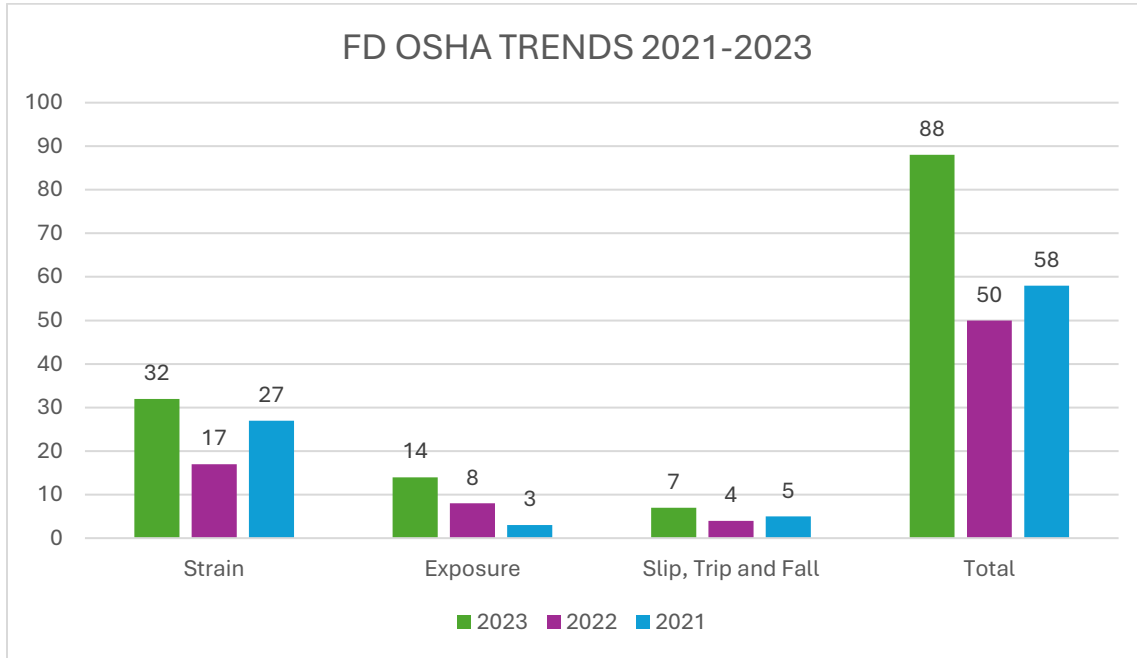
Claim Type	FY 2018/19		FY 2019/20		FY 2020/21		FY 2021/22		FY 2022/23		FY 2023/24	
	Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity	
General Liability	1	\$0	6	\$8,374	3	\$2,347	1	\$290	4	\$5,383	1	\$10,000
Vehicle Liability	1	\$1,537	2	\$5,513	1	\$12,381	2	\$1,999	1	\$3,293	1	\$465
Property Damage	11	\$0	3	\$11,292	10	\$5,500	18	\$11,022	10	\$31,289	14	\$13,808
Vehicle Physical Damage	21	\$16,196	20	\$23,087	23	\$20,921	23	\$49,018	29	\$217,957	23	\$14,912
Workers' Compensation	66	\$1,218,496	59	\$1,540,063	58	\$708,240	45	\$1,292,030	78	\$2,046,488	68	\$960,735
<b>Fire Department Total</b>	<b>100</b>	<b>\$1,236,229</b>	<b>90</b>	<b>\$1,588,330</b>	<b>95</b>	<b>\$749,389</b>	<b>89</b>	<b>\$1,354,359</b>	<b>122</b>	<b>\$2,304,411</b>	<b>107</b>	<b>\$999,920</b>



## *Fire Department Action Plan*

### 2023/24 Annual Safety and Health Program Evaluation, Performance Objectives and Action Plan

#### **ACTION PLAN**



During calendar year 2023, the Fire Department sustained 88 recordable injuries, which is an increase from 50 claims in 2022.

The main injury types experienced were:

- Strains:
  - 22% of strains were related to training with the primary cause being the 'Save Your Own' training and the secondary cause being conditioning when attempting to return from light duty.
  - 19% of strains were related to moving patients with the primary risk factor being moving in a tight space and a secondary risk factor of a patient being >350lbs.
  - 13% of strains were related to strains while exercising.
  - 9% of strains were related to moving the hose line.
  - Compared to 2022, the increases in strains in 2023 were primarily related to exercise and training.
- Exposure:
  - The increase in exposure injuries in 2023 were exclusively linked to the start-up of the Voluntary Cancer Screening program. This program identified 7 individuals with various cancers that required treatment that previously may have gone undetected for a length of time.
- Slips, Trips and Falls:
  - 43% of slips, trips and falls were related to stepping in a hole.
  - 29% were related to stepping off the truck. Of note, in other causes of injury, 2 additional claims were related to stepping off the truck (4 total in 2023).
- Overall, training injuries comprised 15% of all claims across all categories.

### **Goals for Calendar Year 2025**

Risk Management continues to work closely with the Fire Department to address the major drivers concerning its past year's injury experience, sprains and strains. Safety & Risk Management has recently increased the frequency with which it interacts with the management staff of the Fire Department, in efforts to highlight opportunities for injury reductions. Safety & Risk Management will also maintain a strong presence on the injury/accident review board of the Fire Department, to assist in determining the root-cause of many injuries within this Department. In addition to this approach, Safety & Risk Management intends to utilize the following to effectively improve the loss experience of the Fire Department. In December 2024, the Fire Department added a full-time Safety Coordinator position who is committed to analyzing areas of risk for injury and working with Safety & Risk Management to determine ways to address.

#### **High Incidents of Sprain/Strains:**

Analyze injuries related to training and exercise. Look at trainings specifically associated with a higher rate of injury (i.e. Save Your Own) and determine if modifications to the training are needed.

Work with an ergonomic specialist to observe actions taken when moving a patient in a tight space. Additionally, the Fire Department and Safety & Risk Management will perform an assessment of safe patient handling equipment available on the market to address patient movement injuries.

#### **Implement New Learning Management System (LMS) for ALL Staff:**

SRA Training will be developed for all supervisors in the City by the Safety & Risk Management Department. The goal of this training is to ensure information captured on SRA's is accurate and fully complete. This will assist with Worker's Comp and Claim investigation as well as data analysis after the event has occurred.

#### **Revision of All Division Injury Review Boards:**

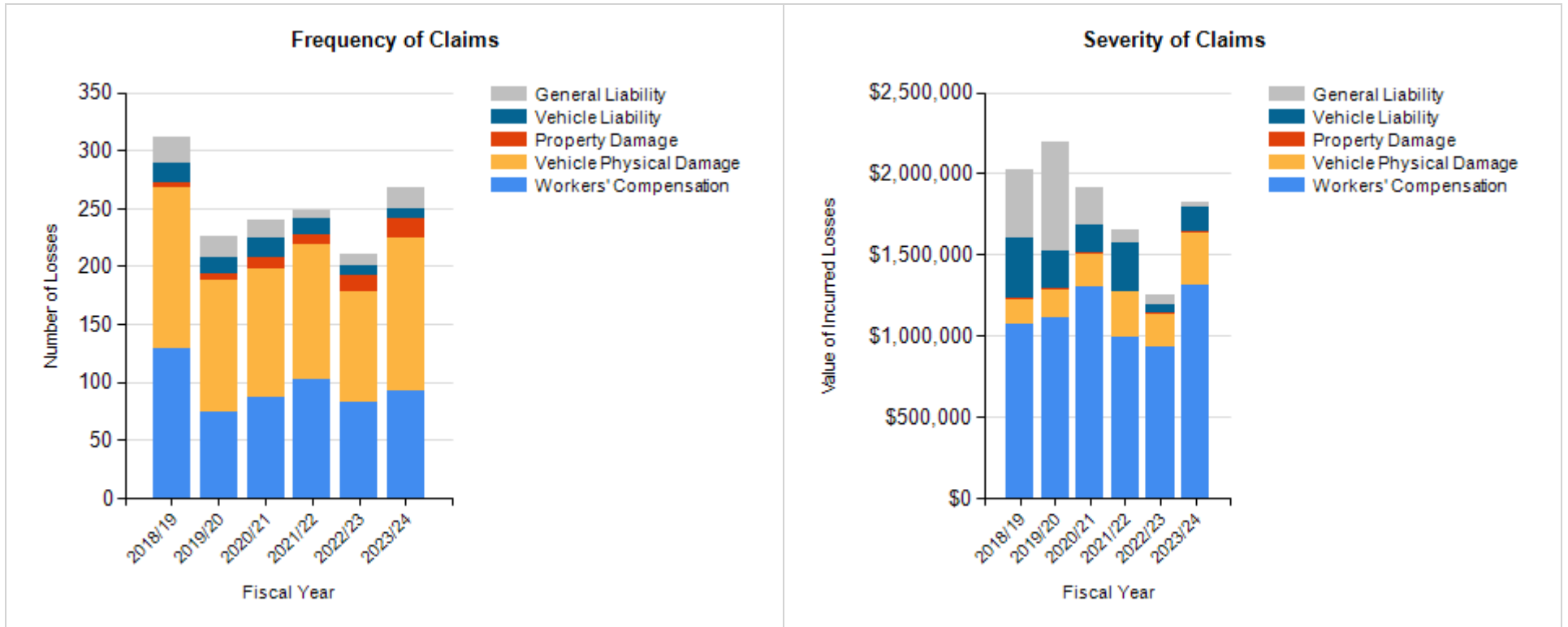
The Injury Review Board will be overhauled to conduct an in-depth review of every injury in regularly scheduled meetings. The Injury Review Board will be made up of staff from Safety & Risk Management as well as Safety Specialists from the Divisions throughout the City. Injuries will be discussed and will be determined if a Root Cause Analysis is needed to prevent additional injuries from the same cause.



## Police Department Loss Performance

Claim Frequency and Severity by Date of Loss for the Police Department

Claim Type	FY 2018/19		FY 2019/20		FY 2020/21		FY 2021/22		FY 2022/23		FY 2023/24	
	Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity	
General Liability	23	\$422,442	19	\$667,567	16	\$224,044	8	\$80,150	10	\$67,484	18	\$33,508
Vehicle Liability	17	\$368,223	13	\$231,544	16	\$174,028	14	\$295,607	8	\$51,777	9	\$150,950
Property Damage	4	\$5,685	6	\$2,608	10	\$14,890	8	\$0	14	\$4,275	16	\$1,350
Vehicle Physical Damage	139	\$158,975	114	\$177,333	111	\$198,578	117	\$284,660	95	\$202,735	132	\$330,531
Workers' Compensation	129	\$1,067,145	74	\$1,111,203	87	\$1,300,902	102	\$988,180	83	\$930,213	93	\$1,308,544
<b>Police Department Total</b>	<b>312</b>	<b>\$2,022,470</b>	<b>226</b>	<b>\$2,190,255</b>	<b>240</b>	<b>\$1,912,442</b>	<b>249</b>	<b>\$1,648,597</b>	<b>210</b>	<b>\$1,256,484</b>	<b>268</b>	<b>\$1,824,883</b>

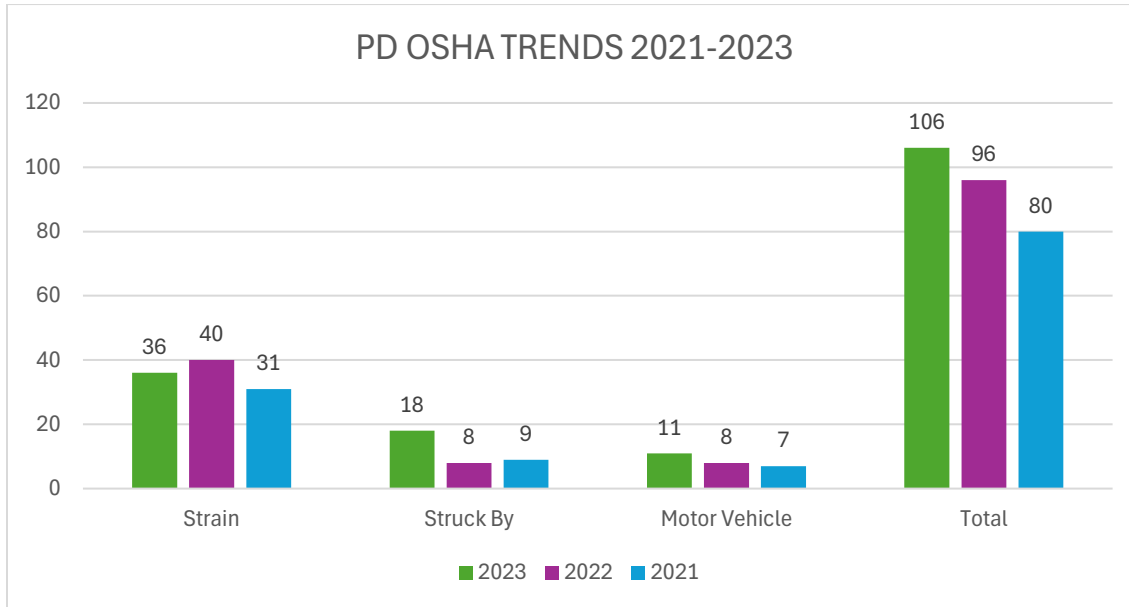


# Police Department Action Plan

## 2023-24 Safety and Health Program Evaluation, Performance Objectives and Action Plan

### ACTION PLAN

#### Trends



During calendar year **2023**, the Police Department sustained 106 recordable injuries, which is a slight increase from 96 recordable injuries in 2022.

The main injury types experienced were:

- **Strains:** There was a slight decrease in strains seen in 2023, compared to 2022. In 2023, the primary causes of injuries for strains were:
  - 20% of strain injuries were related to exercising.
  - 19% of strain injuries were related to participating in training.
  - 16% of strain injuries were related to detaining a subject.
  - 9% of strain injuries were related to ergonomic strains from utilizing a computer.
- **Struck By:**
  - 33% of struck by injuries occurred during training courses. This is an increase from 1 training related struck by injury 2022 to 7 in 2023.
  - 28% of struck by injuries occurred while in the course of detaining a subject. This is a slight increase from 3 in the course of detaining injuries in 2022 to 5 in 2023.
  - 17% of struck by injuries occurred due to a dog bite (2 police K9, 1 suspect dog).
- **Motor Vehicle:**
  - 45% of motor-vehicle related recordable injuries were due to the employee being at fault in the incident while operating the vehicle.
- **Overall,** 24% of all reportable injuries occurred during the course of training activities (25). This is a slight decrease from 2022 where training activities accounted for 26% of reportable injuries. Additionally, 17% of all reportable injuries occurred in the scope of dealing with a suspect (18). This is a decrease from 2022 where dealing with a suspect resulted in 26% of all injuries.

### **Goals for Calendar Year 2025**

Safety & Risk Management maintains a close relationship with the Police Department and participates on various committees tasked with reviewing loss history and injury incidents. Sprains/strains continue to lead in terms of frequency and severity for this Department. In partnership with the Police Department, Safety & Risk Management continues to strategize regarding safety improvements geared towards reducing the overall number of injury claims year over year and developing procedures to address the loss history of the Police Department. Safety & Risk Management intends to utilize the following to effectively improve the loss experience of the Fire Department.

#### **High Incidents of Sprain/Strains:**

An evaluation of gyms in police stations will occur for appropriateness of equipment for work-related activities. An assessment of common-training related injuries to determine any modifications that may reduce injuries. A video and posters educating on safe workout practices and techniques will also be developed to be displayed in the gyms.

An ergonomic assessment will be offered to staff who are at risk of ergonomic injury while at the computer. Appropriate equipment, as recommended by the ergonomic assessment, will be provided to staff to reduce injuries.

#### **Implement New Learning Management System (LMS) for ALL Staff:**

SRA Training will be developed for all supervisors in the City by the Safety & Risk Management Department. The goal of this training is to ensure information captured on SRA's is accurate and fully complete. This will assist with Worker's Comp and Claim investigation as well as data analysis after the event has occurred.

#### **Revision of All Division Injury Review Boards:**

The Injury Review Board will be overhauled to conduct an in-depth review of every injury in regularly scheduled meetings. The Injury Review Board will be made up of staff from Safety & Risk Management as well as Safety Specialists from the Divisions throughout the City. Injuries will be discussed and will be determined if a Root Cause Analysis is needed to prevent additional injuries from the same cause.

#### **Police Safety Specialist**

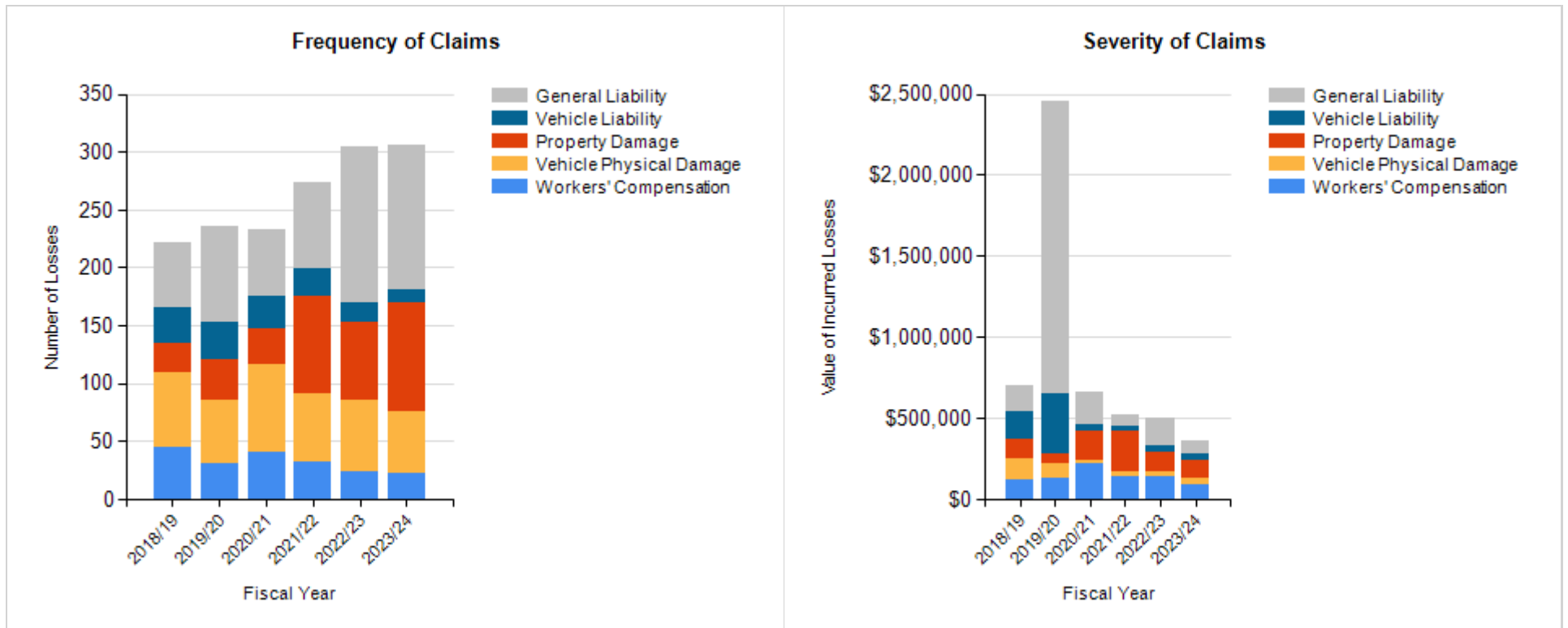
It is the recommendation of Safety & Risk Management that a full-time, dedicated Safety Specialist be hired within the Police Department. Across other Divisions that employ these positions, great success has been seen with injury reduction, regulatory compliance and coordination with other departments. A Police Safety Specialist would be able to provide the expertise needed to address the injuries within the Police Department.



## Public Works Loss Performance

Claim Frequency and Severity by Date of Loss for Transportation, Solid Waste Management, Capital Project Management, Fleet Management, Street Operations, and Facilities Management

Claim Type	FY 2018/19		FY 2019/20		FY 2020/21		FY 2021/22		FY 2022/23		FY 2023/24	
	Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity		Frequency / Severity	
General Liability	56	\$161,682	82	\$1,807,250	58	\$203,667	75	\$72,236	134	\$165,827	125	\$80,180
Vehicle Liability	32	\$174,719	33	\$373,600	28	\$35,559	23	\$29,930	17	\$37,940	11	\$40,486
Property Damage	25	\$122,588	34	\$52,884	31	\$179,966	85	\$252,530	68	\$117,951	94	\$107,607
Vehicle Physical Damage	64	\$130,062	56	\$92,185	75	\$27,582	59	\$25,316	61	\$34,616	54	\$34,829
Workers' Compensation	45	\$115,374	30	\$131,268	41	\$215,910	32	\$139,297	24	\$138,613	22	\$92,742
<b>Public Works Total</b>	<b>222</b>	<b>\$704,425</b>	<b>235</b>	<b>\$2,457,188</b>	<b>233</b>	<b>\$662,684</b>	<b>274</b>	<b>\$519,308</b>	<b>304</b>	<b>\$494,946</b>	<b>306</b>	<b>\$355,844</b>

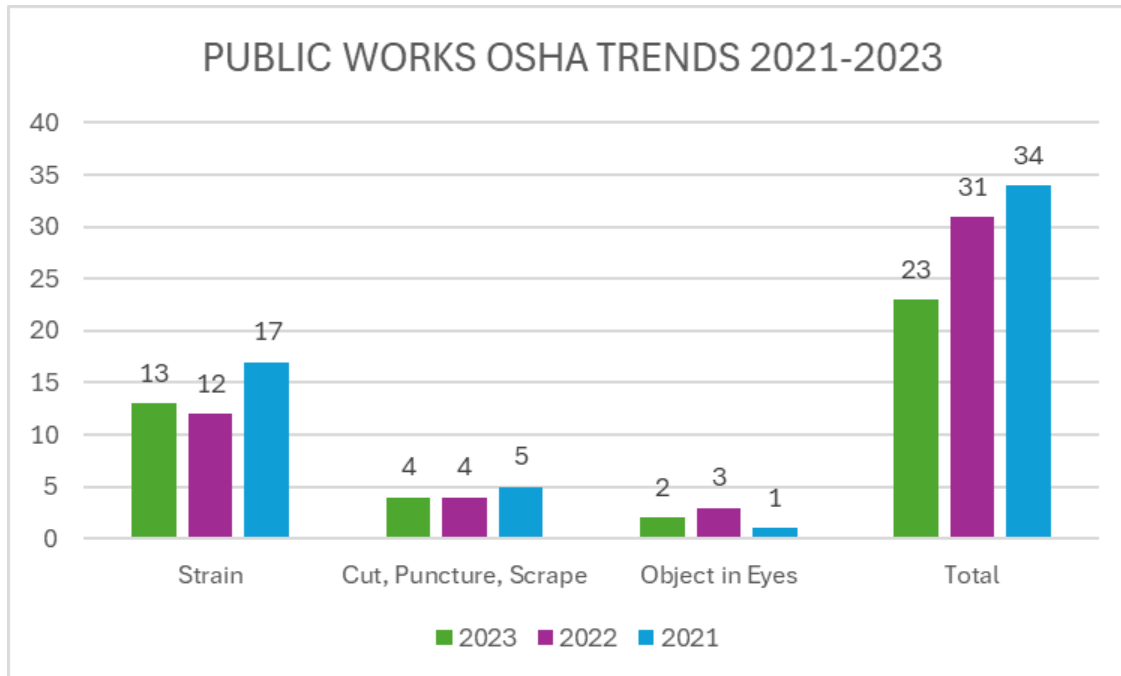


## Public Works Safety Action Plan

### 2023/24 Annual Safety and Health Program Evaluation, Performance Objectives and Action Plan

#### **RECOMMENDED ACTION PLAN**

##### **Trends**



During calendar year 2023, the Public Works Department sustained 23 recordable injuries, which is a 26% decrease in recordable injuries from 2022.

The main injury types experienced were:

- Strain: 38% of recordable injuries were related to Solid Waste loading objects into the rear loader. An additional 23% of recordable injuries were related tool/equipment usage.
- Cut, Puncture, Scrape: 50% of recordable injuries were related to Solid Waste being poked by debris.

Injury count per division within Public Works:

- Solid Waste: 14
  - 50% of injuries occurred with the Brush Collection crews.
  - This is a 39% decrease in recordable injuries in Solid Waste from 2022.
- Fleet: 1
- Streets/Signals: 5
- Facilities: 3
- CPM: 0

### **Goals for Calendar Year 2025**

Safety & Risk Management intends to work closely with the Public Works Department to address the major drivers concerning its past year's injury experience. This would include, but not be limited to, in-person safety trainings, risk analysis and mitigation trainings, safety awareness trainings, and ride-a-longs. In addition to this approach, Safety & Risk Management intends to utilize the following in efforts to positively impact the loss experience of the Community Services Department.

#### **Brush Crew Injury Analysis:**

Safety & Risk Management will engage with the Solid Waste Safety Specialist to perform an in-depth analysis of the brush crew injuries, with the goal of determining if mitigation measures can be implemented to reduce injuries.

#### **Implement New Learning Management System (LMS) for ALL Staff:**

SRA Training will be developed for all supervisors in the City by the Safety & Risk Management Department. The goal of this training is to ensure information captured on SRA's is accurate and fully complete. This will assist with Worker's Comp and Claim investigation as well as data analysis after the event has occurred.

#### **Revision of All Division Injury Review Boards:**

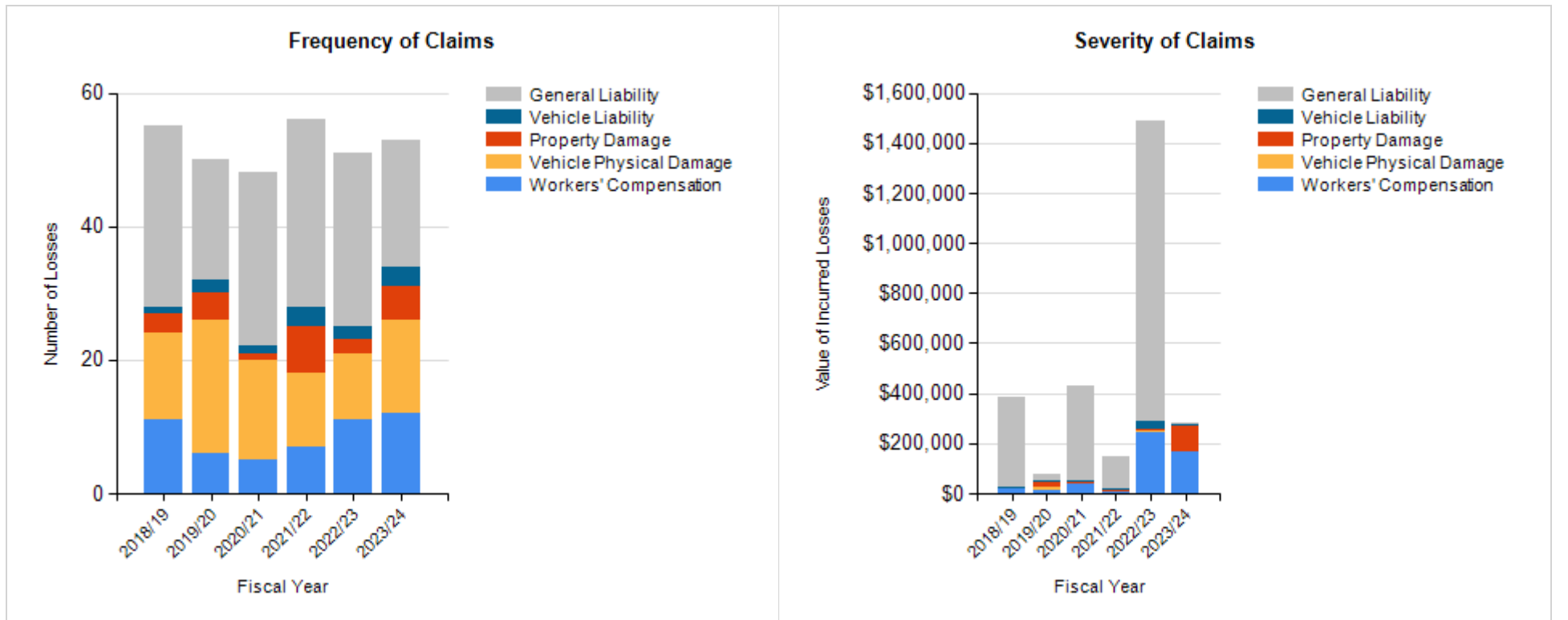
The Injury Review Board will be overhauled to conduct an in-depth review of every injury in regularly scheduled meetings. The Injury Review Board will be made up of staff from Safety & Risk Management as well as Safety Specialists from the Divisions throughout the City. Injuries will be discussed and will be determined if a Root Cause Analysis is needed to prevent additional injuries from the same cause.



## Water Resources Loss Performance

Claim Frequency and Severity by Date of Loss for Planning and Engineering, Reclamation Services, Water Quality, and Water Services

Claim Type	FY 2018/19		FY 2019/20		FY 2020/21		FY 2021/22		FY 2022/23		FY 2023/24	
	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	Frequency / Severity	
General Liability	27	\$360,874	18	\$25,073	26	\$377,367	28	\$128,381	26	\$1,200,079	19	\$3,950
Vehicle Liability	1	\$2,139	2	\$1,900	1	\$2,607	3	\$5,340	2	\$32,874	3	\$4,662
Property Damage	3	\$1,392	4	\$26,916	1	\$2,175	7	\$824	2	\$5,828	5	\$107,718
Vehicle Physical Damage	13	(\$298)	20	\$9,997	15	\$4,659	11	\$8,271	10	\$1,989	14	(\$24,782)
Workers' Compensation	11	\$20,810	6	\$14,486	5	\$39,801	7	\$5,324	11	\$248,154	12	\$163,851
<b>Water Resources Total</b>	<b>55</b>	<b>\$384,917</b>	<b>50</b>	<b>\$78,373</b>	<b>48</b>	<b>\$426,609</b>	<b>56</b>	<b>\$148,141</b>	<b>51</b>	<b>\$1,488,924</b>	<b>53</b>	<b>\$255,398</b>

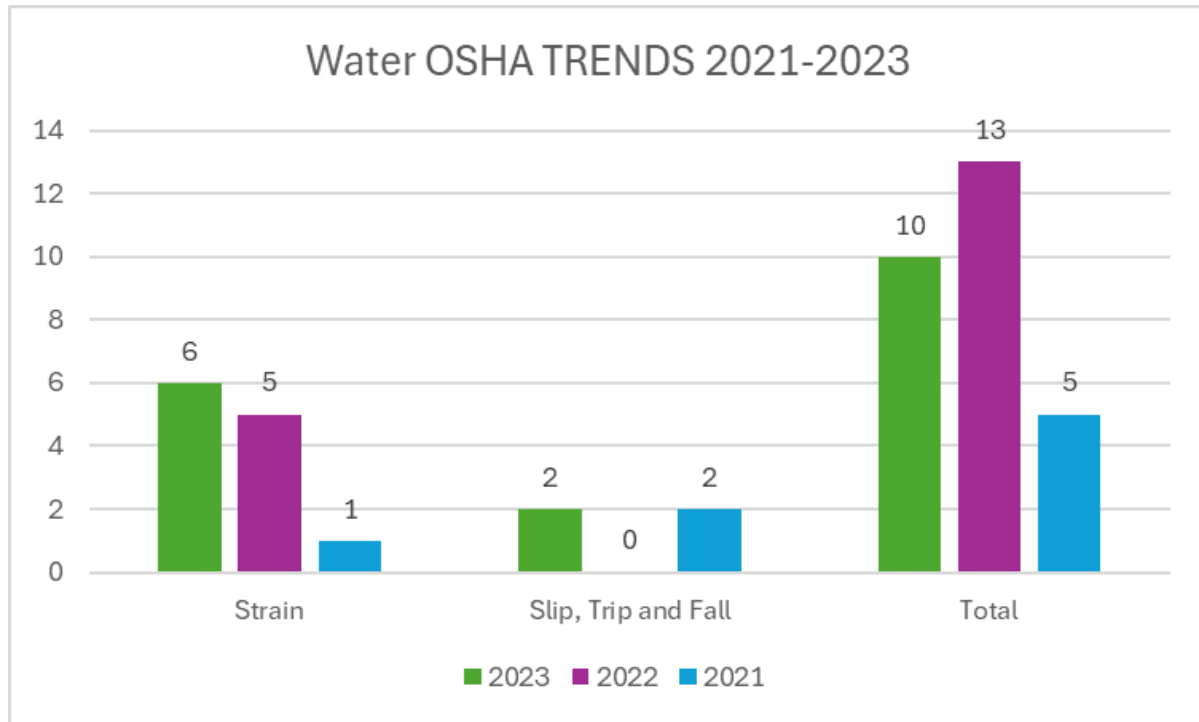


## ***Water Resources Action Plan***

### **2023/24 Annual Safety and Health Program Evaluation, Performance Objectives and Action Plan**

#### **RECOMMENDED ACTION PLAN**

##### **Trends**



During calendar year **2023**, the Water Department sustained 10 recordable injuries, which is a reduction from the 13 recordable injuries in 2022.

The main injury types experienced were:

- Strain: 2 recordable injuries occurred during excavation activities. All other injuries were a single occurrence for the activity.
- Slip, Trip and Fall: 1 recordable injury was stepping off a ladder. 1 recordable injury removing a manhole cover.
- 20% of injuries across the injury categories were related to removing man hole covers.

##### **Goals for Calendar Year 2025**

Safety & Risk Management continues to work closely with the Water Department and its safety personnel to address the major drivers concerning its past year's injury experience, sprains and strains. The Water Department utilizes two safety members dedicated to loss and injury prevention and conducts an internal accident review to ascertain the root-cause of many injuries within its Department. This is evident based on the low number of claims received from this Department year over year. In addition to working with the

safety personnel, Safety & Risk Management intends to utilize the following to effectively improve the loss experience of the Water Department.

**Implement New Learning Management System (LMS) for ALL Staff:**

SRA Training will be developed for all supervisors in the City by the Safety & Risk Management Department. The goal of this training is to ensure information captured on SRA's is accurate and fully complete. This will assist with Worker's Comp and Claim investigation as well as data analysis after the event has occurred.

**Revision of All Division Injury Review Boards:**

The Injury Review Board will be overhauled to conduct an in-depth review of every injury in regularly scheduled meetings. The Injury Review Board will be made up of staff from Safety & Risk Management as well as Safety Specialists from the Divisions throughout the City. Injuries will be discussed and will be determined if a Root Cause Analysis is needed to prevent additional injuries from the same cause.

# Loss Trust Fund Annual Report

## Self-Insured Medical and Dental Plans

### FY 2023/24

#### **Introduction:**

The City of Scottsdale (the City) offers a broad and innovative package of healthcare and wellness benefits to eligible employees. These benefits are designed to offer employees opportunities to provide for current and future healthcare needs of themselves and their eligible family members in a cost efficient manner. Benefits become effective on the first day of employment and are a significant part of the City's compensation package along with the recruitment and retention of employees. Responsibility related to the self-insured medical and dental plans, including rate determination and benefit offerings, lies with the City Council, City Manager, City Treasurer, and Human Resources. This report is intended to provide a historical perspective concerning self-funding by the City as well as information concerning the current status of the self-insured plans.

#### **Background:**

The City has self-insured a portion of its medical and dental benefit plans since 1990. In January 2004, all medical plans became self-insured. Operationally, a self-insured employer designs its own schedule of benefits, pays for those benefits, and typically utilizes the services of an external organization to provide medical and utilization review services, administer the plans and provide customer service. Since 2014, medical and dental claims and administrative services have been provided by Cigna. The City continues to offer choices for its employees, including four medical plans in FY 2023/24. Two plans have identical plan designs with one plan utilizing the Open Access Plus (OAP) Network and one plan utilizing the Local Plus Network, a narrower network of physicians/facilities. The discounts are more favorable with the Local Plus plan which will result in a claims savings if employees are enrolled in that plan.

#### **Cigna OAP In-Network – 60% of employees enrolled**

This is an exclusive provider plan like an HMO; participants pay a specific co-payment for services with no deductibles or co-insurance. Employees may only use in-network providers, but do not need referrals. There are no out-of-network benefits on this plan.

#### **Cigna LocalPlus In-Network – 5% of employees enrolled**

This is like the OAP In-Network plan; however, employees may only use LocalPlus in-network providers, which includes Honor Health, Phoenix Children's, Cigna Medical Group and Abrazo providers. There are no out-of-network benefits on this plan.

#### **Cigna OAP – 16% of employees enrolled**

This is a hybrid preferred provider plan that features co-payments for primary care and specialist office visits; deductibles and co-insurance payments for most other services (laboratory, x-ray, hospitalizations, etc.). Employees have a choice of using either in or out-of-network providers.

#### **Cigna OAP + HSA – 19% of employees enrolled**

This is a federally qualified high deductible health plan with an optional health savings account feature. This plan offers in-network and out of network benefits, subject to annual deductibles and co-insurance once deductibles are met. Employees have a choice of using either in or out-of-network providers.

The City's top priority continued to be to ensuring its members received quality care when and where they need it. The City continued to receive an uptick in requests for more help with dealing with stress, managing daily life and responsibilities, political and civil unrest and increased workloads due to turnover and heightened demand for City services. The City continued the increase in hours and days its permanent EAP provider, Dori DiPietro, LCSW, was available to meet with employees and their family members. Dori meets with employees both one-on-one and in group sessions and they all have been well attended.

Cigna continues to reimburse the City 100% of any prescription rebates and they are paid on a quarterly basis. The City received \$1.88 million in pharmacy reimbursements from July 1, 2023 – June 30, 2024.

**Plan Performance and Actuarial Study:**

The following table reflects revenues generated by internal funding rates and claim loss data for the fiscal year ending June 30, 2024, for the self-insured medical plans.

Revenues <sup>(a)</sup>	\$35.78 M
Expenses <sup>(b)</sup>	\$33.9 M
\$ Variance Favorable/ (Unfavorable)	\$1.88 M
% Variance Favorable/ (Unfavorable)	5%

<sup>(a)</sup> Includes amounts paid by the City, employees and PSPRS disabled retirees

<sup>(b)</sup> Includes medical and prescription drug claim payments, administrative fees and City expenses

The loss ratio (expenses compared to revenue) over the past three years for active employees is as follows:

	<u>FY</u> <u>2021/22</u>	<u>FY</u> <u>2022/23</u>	<u>FY</u> <u>2023/24</u>
Cigna OAP In-Network	109%	108%	105%
Cigna LocalPlus In-Network	68%	73%	64%
Cigna OAP	98%	100%	78%
Cigna HSA	77%	67%	68%
Overall (including city expenses)	102%	100%	95%

Each year an actuarial study is conducted to determine the accrued liabilities existing at year-end that carry-over into the next fiscal year. A cash reserve is maintained against these estimated claims run-off liabilities, as well as to provide for any reasonably expected increase in medical claims cost during the ensuing year.

The City’s Cigna PPO dental plan ran at a 94% loss ratio in FY 2023/24. Preventive dental is important to one’s overall health. The City continues with the incentive for members to receive their preventive cleaning. If an employee or spouse receives their preventive cleaning, they are eligible for a \$50 gift card, up to two times per plan year. Members must first complete their Health Risk Assessment to be eligible for any of the incentives. This incentive helped the City achieve 67% of its member population with at least one preventive cleaning. Cigna’s book of business norm is only 58.6%.

**Financial Limitations and Controls - Stop-Loss Coverage:**

Under a self-insured arrangement the employer assumes financial risk for claims instead of paying a monthly premium to a carrier who assumes the risk. However, in order to protect the plan from unpredictable, catastrophic claims, an employer may purchase stop-loss insurance from a third party insurer for a fixed premium rate. There are two types of stop loss insurance: Specific Stop-Loss coverage and Aggregate Stop-Loss coverage. Specific Stop-Loss limits the employer’s liability to a predetermined dollar amount (the deductible) on each covered participant in a fiscal year. Aggregate Stop-Loss protects an employer from total claims for all participants that exceed the annual aggregate amount in a fiscal year.

The City had carried Specific Stop-Loss coverage through New York Life Insurance Company which provides protection against individual catastrophic claims that exceed \$325,000 in a fiscal year. The City’s premium for this protection was approximately \$1.4 M in FY 2023/24. There were 5 large claims which exceeded the stop loss and the City received \$1.87 M in stop loss reimbursements. The City does not currently carry aggregate stop loss coverage because the health care claims volume is large enough to be relatively predictable from year to year, making it unlikely that the City would benefit from this protection.

## Large Claims

An important component of the self-insurance program is to identify potential large claims and to provide case management assistance. When an individual participant has a condition that may approach the specific deductible, the stop-loss carrier is notified so they can work with the claim's administrator on case management. The City incurred 39 catastrophic claims (over \$100,000) that resulted in payment of around \$9.77 million, or nearly 31% of the City's total medical plan payments for the year. Last year, the large claims accounted for 27% of total medical plan payments.

## Plan Demographics:

The following reflects medical plan enrollment at the end of FY 2023/24 (2,117 total employees).

	<u>Employees/COBRA</u>	<u>Disabled Retirees</u>	<u>Total</u>
<b>Cigna OAP In-Network</b>			
Individual Only	463	3	466
Individual & Children	195	3	198
Individual & Spouse	192	1	193
Individual & Family	<u>412</u>	<u>0</u>	<u>412</u>
<b>Total</b>	<b>1,262</b>	<b>7</b>	<b>1,269</b>
<b>Cigna LocalPlus Network</b>			
Individual Only	59	1	60
Individual & Children	10	0	10
Individual & Spouse	19	0	19
Individual & Family	<u>25</u>	<u>0</u>	<u>25</u>
<b>Total</b>	<b>113</b>	<b>1</b>	<b>114</b>
<b>Cigna OAP</b>			
Individual Only	163	3	169
Individual & Children	41	0	41
Individual & Spouse	43	2	45
Individual & Family	<u>81</u>	<u>1</u>	<u>82</u>
<b>Total</b>	<b>328</b>	<b>6</b>	<b>334</b>
<b>Cigna OAP + HSA</b>			
Individual Only	223	0	223
Individual & Children	54	0	54
Individual & Spouse	41	0	41
Individual & Family	<u>67</u>	<u>0</u>	<u>67</u>
<b>Total</b>	<b>385</b>	<b>0</b>	<b>385</b>

**Employee Medical Rates** - Even with the pandemic running into its third year and healthcare claims were increasing, the plan underwriting predicted only a 6.1% increase for FY 2024/25. The City continued many of the prior incentives, including blood pressure, diabetes prevention program, health coaching, financial coaching, Centers of Excellence, primary care visit, dental preventive care visit, and healthy babies' program.

**Disability Retiree Medical Rates** – In January 2014, the City Council voted to eliminate the retiree medical plans and continue to allow PSPRS disabled retirees to pay the full monthly premium for active employees instead of the retiree rate. There were 14 disabled retirees enrolled in June 2024. The City anticipated that these plans would continue to run at a higher loss ratio. For FY 2023/24 the funding loss ratio for the PSPRS disabled retirees was 126%. Retirees paid \$200,297 in premiums, but experienced \$237,089 in claims.

The following table reflects the FY 2024/25 rate models for the self-insured medical plans.

July 1, 2024 to June 30, 2025	FY 24/25 Monthly Premium	FY 24/25 City Contribution	FY 24/25 Employee Contribution
<b>City of Scottsdale Cigna OAP In-Network</b>			
<b>Employee Only</b>	\$839	\$671	\$168
<b>Employee &amp; Child(ren)</b>	\$1,522	\$1,141	\$381
<b>Employee &amp; Spouse/Partner</b>	\$1,816	\$1,363	\$453
<b>Employee &amp; Family</b>	\$2,606	\$1,955	\$651
<b>City of Scottsdale Cigna LocalPlus Network</b>			
<b>Employee Only</b>	\$759	\$606	\$153
<b>Employee &amp; Child(ren)</b>	\$1,377	\$1,033	\$344
<b>Employee &amp; Spouse/Partner</b>	\$1,643	\$1,233	\$410
<b>Employee &amp; Family</b>	\$2,360	\$1,771	\$589
<b>City of Scottsdale Cigna OAP</b>			
<b>Employee Only</b>	\$736	\$618	\$118
<b>Employee &amp; Child(ren)</b>	\$1,335	\$1,055	\$280
<b>Employee &amp; Spouse/Partner</b>	\$1,593	\$1,259	\$334
<b>Employee &amp; Family</b>	\$2,287	\$1,808	\$479
<b>City of Scottsdale Cigna OAP + HAS</b>			
<b>Employee Only</b>	\$699	\$629	\$70
<b>Employee &amp; Child(ren)</b>	\$1,269	\$1,053	\$216
<b>Employee &amp; Spouse/Partner</b>	\$1,515	\$1,242	\$273
<b>Employee &amp; Family</b>	\$2,175	\$1,741	\$434

### Live Life Well

The City realizes that the health of employees and family members and their willingness to adopt healthier lifestyles are major factors influencing health care costs. As such, the City has developed a workplace health promotion program called 'Live Life Well' which has been in operation since 2009. The program, modeled after the Wellness Council of America's Well Workplace initiative and Healthy Arizona Worksites, promotes healthy lifestyles through wellness education and participation in results-oriented projects. The administration

of this program is the responsibility of the Human Resources Department. The Live Life Well program is a key component to helping achieve the City's organizational wellness goals and create a long-term culture of good health. The City firmly believes that investing in wellness pays dividends in decreased health care costs, increased productivity, improved customer service, recruiting and retention and better job satisfaction.

Through the efforts of Live Life Well and City employees, the City has been recognized for its commitment to a healthy workforce. Wellness awards include: Second Place for Phoenix Business Journal's Valley's healthiest employers; American Heart Association's Fit Friendly Gold Award; Public Sector Cigna Well-Being Award; Health Arizona Worksite Program Platinum Award.

Two committees are responsible for the decisions that help direct the Live Life Well program: the Benefit Coordinating Committee (BCC) and the Total Benefits Advisory Committee (TBAC). The BCC, comprised of upper-level managerial employees, provides strategic direction. TBAC is a larger employee group that consists of a cross-section of all City divisions. The primary goals are to develop, educate and communicate benefit information and wellness programs consistently throughout the organization.

Specific strategies employed include:

- Continued Plan Enhancements to FY2023/24 - included coverage for hearing aids, 100% coverage of diabetic supplies, Personal Health Team (PHT) program to help employees navigate complex health conditions or find appropriate care.
- Your Call Fire Fighter Cancer and Cardiac Disease Prevention Program – Firefighters are frequently exposed to smoke, various metals and other carcinogens that increase their risk for cancer. With the challenging and sometimes traumatic experiences they face, they also have higher rates of depression and are at risk for post-traumatic stress disorder (PTSD). These risks led the City to partner with Cigna and Honor Health to design prevention health screenings unique to firefighters. While the City started this program just two years ago, it already has a 30% participation rate. Those who have participated, have stated it was a great experience with a thorough exam and great follow up.
- Omada Diabetes Prevention Program – Continued a digital lifestyle change program that helped employees lose weight and develop long-term healthy habits. This program was targeted for the City's pre-diabetic population. In 2023/24, there were a total of 399 enrolled members which was a significant increase over the prior year.
- Blood Pressure Incentive - due to ~11% of the City's population experiencing high blood pressure, the City introduced and continues to offer an outcomes-based incentive focusing on blood pressure. Employees and spouses who had their blood pressure verified at >140/90 **and** completed the health risk assessment received a \$10 per paycheck discount.
- Preventive Health Incentive – Statistics have shown that early detection of disease and health risks can significantly improve long-term health. Upon completion of an annual physical, employee and spouses can earn a \$120 payroll incentive.
- Preventive Dental Incentive - Regular dental care and good oral hygiene also helps in the early detection of disease and health risks. Upon completion of a bi-annual physical, employees and spouses can earn a \$50 payroll incentive (up to \$100 per year). Jet Dental is on-site at various locations throughout the year providing convenient, on-site dental care for employees and their family members. Oral Health Integration Program – Cigna's innovation team, in collaboration with Jet Dental and Oral B, will target high-risk individuals with chronic conditions who have not received recent dental services. Onsite dental cleanings will be provided by Jet Dental, after the exam, Cigna will provide eligible employees (aged 18 and over) an app-enabled Oral B toothbrush if they choose to join the program. The connected toothbrush will track brushing habits to improve overall oral health. Participants will have the opportunity to accept or decline program participation
- Tobacco Surcharge – employees who self-disclose they use tobacco and/or their dependent uses tobacco are charged \$10 per paycheck, \$20 per month.
- Centers of Excellence Incentive - members who have certain procedures (back, knee, cardiac, pregnancy, bariatric) at a Centers of Excellence facility, receive a \$250 incentive. The Centers of

Excellence have earned a top rating for cost and health outcomes based on industry standards. Data reviewed includes patient experience, cost, re-admissions, complications, related deaths and average length of stays.

- Wellness Classes - walking and weight loss programs, tobacco cessation, fitness, health and cooking education classes. Employees who complete a health coaching goal where they speak on-line or on the phone with a health coach (through Cigna) regarding a variety of topics including tobacco cessation, weight loss, nutrition, exercise, and depression receive \$25 incentive after completion. Held to public safety wellness days – Police Officer Wellness Day and Fire Fighter Wellness Day in partnership with Cigna.
- Onsite Vaccination Clinics – held throughout the City for employees and family members which included flu, pneumonia, shingles and COVID-19.
- Maternity Support – Added another component to the City's Health Babies program, 'Health Pregnancy Healthy Babies,' which provides additional education and support for expecting mothers and their babies throughout pregnancy. Mothers can receive up to \$150 in wellness incentives upon completion. Mothers and fathers receive a 'Bump Box' of baby gifts and comfort items for new parents as well as educational fliers. The City has a return-to-work pack for mothers which includes a map and listing of all the City's Mothers Rooms/Relaxation Rooms and Mamava lactation pods in the City.
- Mental Health – This year the City continued its focus on mental health. The City incorporated mindfulness techniques, meditation, and additional yoga classes. The City offered training for managers and supervisors on 'mental health first aid'. This will assist them to identify, understand and respond to signs of mental illness and substance abuse disorders. The City also continued the permanent on-site EAP provider, Dori DiPietro, who is available for employees and family members 12 hours per week. She holds monthly group classes where approximately 40-50 employees attend. Typically, Dori also handles two crisis calls per month.
- Financial Wellness – The City has several vendors come on-site to discuss budgeting, retirement, women and retirement, wills and trusts, investing and saving for emergencies. The City incentivizes employees to meet with a financial planner to review their retirement preparedness.
- GrowForth (formerly Franklin) Wellness Pilot Program - Phase 1 of the pilot was established to determine key principles when delivering guided wellness experiences and creating a program that was simple, personal and actionable. The City had approximately 300 employees participate with positive feedback reported. The City implemented phase 2 of the program and launched for the 2023-24 plan year with an annual incentive vs. lifetime financial incentive.
- Benefit Newsletter – Through the City's website, subscribers receive benefit updates and information to reach more family members.
- Benefit Bulletin – In collaboration with the Office of Communications, a bi-weekly online publication is provided Citywide regarding various benefits, training, and wellness topics.

**City of Scottsdale Healthcare Self-Insurance Fund  
Five-Year Financial Forecast**

	Actual 2022/23	Adopted 2023/24	Forecast 2023/24	Adopted 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29
<b>Beginning Fund Balance</b>								
IBNR Reserve	2,633,492	2,569,600	2,585,262	2,701,435	2,868,895	3,012,356	3,162,968	3,321,134
Operating Contingency	2,987,053	2,915,070	2,933,236	3,065,299	3,254,728	3,417,482	3,588,350	3,767,787
Premium Stabilization Reserve	2,995,596	3,163,047	3,111,771	3,318,654	3,364,565	3,532,113	3,708,053	3,892,806
Undesignated, Unreserved Fund Balance	10,296,168	11,126,173	10,241,996	10,506,707	9,078,247	7,534,684	5,921,964	4,231,708
<b>Total Beginning Fund Balance</b>	<b>18,912,309</b>	<b>19,773,890</b>	<b>18,872,265</b>	<b>19,592,095</b>	<b>18,566,435</b>	<b>17,496,635</b>	<b>16,381,335</b>	<b>15,213,435</b>
<b>Revenues</b>								
Employer Contribution - Medical <sup>(a)</sup>	26,120,701	29,229,111	28,489,804	28,489,804	29,932,900	31,449,000	33,041,900	34,715,700
Employee Contributions - Medical	7,831,466	7,599,568	7,699,896	8,208,052	8,618,400	9,049,400	9,501,800	9,977,000
Employer Contribution - Dental <sup>(a)</sup>	805,353	962,436	962,436	962,436	1,010,600	1,061,100	1,114,100	1,169,800
Employee Contributions - Dental	739,360	793,935	793,935	807,431	823,600	840,100	856,900	874,000
Miscellaneous	261,543	251,100	251,100	253,122	255,100	257,400	259,300	261,700
Disabled Retiree Contributions	270,602	239,379	199,379	205,434	213,500	221,700	230,200	238,700
<i>Subtotal</i>	<i>36,029,026</i>	<i>39,075,529</i>	<i>38,396,550</i>	<i>38,926,279</i>	<i>40,854,100</i>	<i>42,878,700</i>	<i>45,004,200</i>	<i>47,236,900</i>
<b>Transfers In</b>								
Operating	55,351	170,038	170,038	194,500	209,600	225,500	242,900	242,900
<i>Subtotal</i>	<i>55,351</i>	<i>170,038</i>	<i>170,038</i>	<i>194,500</i>	<i>209,600</i>	<i>225,500</i>	<i>242,900</i>	<i>242,900</i>
<b>Total Sources</b>	<b>36,084,377</b>	<b>39,245,567</b>	<b>38,566,588</b>	<b>39,120,779</b>	<b>41,063,700</b>	<b>43,104,200</b>	<b>45,247,100</b>	<b>47,479,800</b>
<b>Expenditures</b>								
Medical Claims	32,169,560	35,028,489	33,586,041	35,735,548	37,522,500	39,398,600	41,368,700	43,437,200
Dental Claims	1,545,800	1,651,894	1,647,286	1,675,114	1,758,900	1,846,800	1,939,200	2,036,100
Insurance & Bond Premiums	1,244,075	1,333,720	1,333,720	1,403,967	1,478,000	1,555,700	1,638,000	1,724,300
Administrative Fees	576,656	579,480	579,480	601,901	625,400	649,700	675,100	701,700
Live Life Well Program	245,354	335,597	335,597	336,718	337,000	337,400	337,900	338,400
City Administration	190,740	204,709	202,882	230,049	240,200	251,000	266,400	269,800
Behavioral Health Insurance Claims	152,236	86,693	161,752	163,142	171,500	180,300	189,700	199,600
<i>Class and Comp Study<sup>(b)</sup></i>	<i>-</i>	<i>3,359</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Subtotal</i>	<i>36,124,421</i>	<i>39,223,941</i>	<i>37,846,758</i>	<i>40,146,439</i>	<i>42,133,500</i>	<i>44,219,500</i>	<i>46,415,000</i>	<i>48,707,100</i>
<b>TOTAL OPERATING BUDGET</b>	<b>36,124,421</b>	<b>39,223,941</b>	<b>37,846,758</b>	<b>40,146,439</b>	<b>42,133,500</b>	<b>44,219,500</b>	<b>46,415,000</b>	<b>48,707,100</b>
<b>Total Uses</b>	<b>36,124,421</b>	<b>39,223,941</b>	<b>37,846,758</b>	<b>40,146,439</b>	<b>42,133,500</b>	<b>44,219,500</b>	<b>46,415,000</b>	<b>48,707,100</b>
<b>Sources Over/(Under) Uses</b>	<b>(40,044)</b>	<b>21,626</b>	<b>719,830</b>	<b>(1,025,660)</b>	<b>(1,069,800)</b>	<b>(1,115,300)</b>	<b>(1,167,900)</b>	<b>(1,227,300)</b>
<b>Ending Fund Balance</b>								
IBNR Reserve	2,585,262	2,812,827	2,701,435	2,868,895	3,012,356	3,162,968	3,321,134	3,487,191
Operating Contingency	2,933,236	3,191,193	3,065,299	3,254,728	3,417,482	3,588,350	3,767,787	3,956,177
Premium Stabilization Reserve	3,111,771	3,377,725	3,318,654	3,364,565	3,532,113	3,708,053	3,892,806	4,086,842
Undesignated, Unreserved Fund Balance	10,241,996	10,413,771	10,506,707	9,078,247	7,534,684	5,921,964	4,231,708	2,455,925
<b>Total Ending Fund Balance</b>	<b>18,872,265</b>	<b>19,795,516</b>	<b>19,592,095</b>	<b>18,566,435</b>	<b>17,496,635</b>	<b>16,381,335</b>	<b>15,213,435</b>	<b>13,986,135</b>

(a) Employer Contribution rates for Medical and Dental remain flat from FY 2023/24 to FY 2024/25. The premium increases anticipated for FY 2024/25 will be absorbed by fund balance.

(b) Anticipated cost to implement the Classification and Compensation Study recommendations.

	Adopted 2021/22	Actual 2021/22	Adopted 2022/23	Actual 2022/23	Adopted 2023/24	Actual 2023/24	Actual 2024/25 at 08/31/24	Adopted 2024/25	Approved 2024/25	Forecast 2024/25	Forecast 2025/26 when 2024/25 was Adopted	Forecast 2026/27 when 2024/25 was Adopted	Forecast 2027/28 when 2024/25 was Adopted	Forecast 2028/29 when 2024/25 was Adopted
<b>Beginning Fund Balance</b>														
Operating Contingency	2,500,000	2,500,000	2,500,000	1,300,000	2,500,000	2,500,000	-	-	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
Operating Reserve	23,743,871	23,393,365	21,982,682	23,085,409	24,087,435	24,026,222	-	-	25,983,062	25,983,062	27,812,728	28,295,828	28,992,028	29,894,928
Undesignated, Unreserved Fund Balance	-	-	-	-	-	528,974	-	-	1,892,075	1,892,075	(28,988,589)	(28,988,589)	(28,988,589)	(28,988,589)
<b>Total Beginning Fund Balance</b>	<b>26,243,871</b>	<b>25,893,365</b>	<b>24,482,682</b>	<b>24,385,409</b>	<b>26,587,435</b>	<b>27,055,196</b>	<b>-</b>	<b>-</b>	<b>30,375,137</b>	<b>30,375,137</b>	<b>1,324,139</b>	<b>1,807,239</b>	<b>2,503,439</b>	<b>3,406,339</b>
<b>Revenues</b>														
Self Insurance (Property and Workers Comp)	11,000,000	11,688,410	15,437,357	15,437,357	16,508,800	16,508,444	19,088,542	18,803,303	18,803,303	18,803,303	19,828,400	20,647,600	22,149,800	22,152,500
Property Tax	290,000	290,000	536,000	536,000	2,201,944	2,201,944	-	1,200,000	1,200,000	1,200,000	550,000	550,000	550,000	550,000
Reimbursements from Outside Sources	575,000	410,632	575,000	581,820	525,000	587,817	28,479	525,000	525,000	525,000	475,000	475,000	475,000	475,000
Miscellaneous	330,000	282,277	290,000	706,483	290,000	227,773	41,826	290,000	290,000	290,000	290,000	290,000	290,000	290,000
Unemployment Claims	37,870	99,978	49,597	52,058	52,077	47,388	2,507	54,681	54,681	54,681	57,400	60,300	63,300	66,500
<b>Subtotal</b>	<b>12,232,870</b>	<b>12,751,295</b>	<b>16,887,954</b>	<b>17,313,719</b>	<b>19,577,621</b>	<b>19,571,174</b>	<b>19,161,353</b>	<b>20,872,984</b>	<b>20,872,984</b>	<b>20,872,984</b>	<b>21,000,800</b>	<b>22,022,900</b>	<b>23,527,900</b>	<b>23,534,000</b>
<b>Transfers In</b>														
Operating	-	24,012	-	-	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>-</b>	<b>24,012</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>Total Sources</b>	<b>12,232,870</b>	<b>12,775,307</b>	<b>16,887,954</b>	<b>17,313,719</b>	<b>19,577,621</b>	<b>19,571,174</b>	<b>19,161,353</b>	<b>20,872,984</b>	<b>20,872,984</b>	<b>20,872,984</b>	<b>21,000,800</b>	<b>22,022,900</b>	<b>23,527,900</b>	<b>23,534,000</b>
<b>Expenditures</b>														
Insurance & Bond Premiums	2,915,155	3,309,408	3,921,281	4,281,033	5,195,439	4,898,389	-	5,357,685	5,357,685	5,357,685	6,128,900	6,594,400	7,483,000	8,705,300
Liability	2,887,503	3,875,168	2,954,252	2,078,100	3,459,874	2,280,873	229,964	4,239,988	4,239,988	4,239,988	4,337,600	4,433,100	4,530,800	4,835,000
Physical Damage	1,010,000	750,870	1,010,024	1,207,047	1,390,023	1,512,023	48,456	1,520,028	1,520,028	1,520,028	1,555,000	1,589,300	1,624,200	1,661,500
Safety and Risk Management	1,868,246	1,517,741	1,850,385	1,848,719	2,021,447	2,004,488	5,576,867	2,477,246	2,441,548	2,441,548	2,420,200	2,498,700	2,830,700	2,843,800
Safety Grants Program	50,000	92,787	98,000	280,371	114,500	206,276	21,346	143,407	143,407	143,407	148,800	150,000	153,200	156,700
Unemployment	50,003	12,079	50,000	4,304	50,000	8,300	-	52,500	52,500	52,500	55,100	57,900	60,800	63,800
Workers Compensation	3,720,000	4,903,999	4,948,442	4,937,108	5,378,449	5,331,358	1,128,471	5,730,458	5,730,458	5,730,458	5,858,500	5,984,300	6,118,800	6,249,900
Class and Comp Study	-	-	-	-	36,268	-	-	-	35,880	35,880	-	-	-	-
Leave Accrual Payments / Parental Leave	-	-	-	-	2,482	-	-	2,538	2,538	2,538	2,600	2,700	2,700	2,800
Market	-	-	-	-	-	-	-	-	38	38	-	-	-	-
Vacation Trade	-	-	4,801	-	3,963	-	-	4,474	4,474	4,474	4,500	4,500	4,500	4,500
<b>Subtotal</b>	<b>12,330,907</b>	<b>14,261,850</b>	<b>14,837,165</b>	<b>14,636,683</b>	<b>17,652,445</b>	<b>16,221,684</b>	<b>7,004,904</b>	<b>19,528,304</b>	<b>19,528,304</b>	<b>19,528,304</b>	<b>20,509,600</b>	<b>21,312,900</b>	<b>22,608,500</b>	<b>24,123,100</b>
<b>TOTAL OPERATING BUDGET</b>	<b>12,330,907</b>	<b>14,261,850</b>	<b>14,837,165</b>	<b>14,636,683</b>	<b>17,652,445</b>	<b>16,221,684</b>	<b>7,004,904</b>	<b>19,528,304</b>	<b>19,528,304</b>	<b>19,528,304</b>	<b>20,509,600</b>	<b>21,312,900</b>	<b>22,608,500</b>	<b>24,123,100</b>
<b>Transfers Out</b>														
CIP Technology	21,413	21,413	7,249	7,249	29,549	29,549	-	20,541	20,541	20,541	8,100	13,800	16,500	30,100
<b>Subtotal</b>	<b>21,413</b>	<b>21,413</b>	<b>7,249</b>	<b>7,249</b>	<b>29,549</b>	<b>29,549</b>	<b>-</b>	<b>20,541</b>	<b>20,541</b>	<b>20,541</b>	<b>8,100</b>	<b>13,800</b>	<b>16,500</b>	<b>30,100</b>
<b>Total Uses</b>	<b>12,352,320</b>	<b>14,283,263</b>	<b>14,844,414</b>	<b>14,643,932</b>	<b>17,681,994</b>	<b>16,251,233</b>	<b>7,004,904</b>	<b>19,548,845</b>	<b>19,548,845</b>	<b>19,548,845</b>	<b>20,517,700</b>	<b>21,326,700</b>	<b>22,625,000</b>	<b>24,153,200</b>
<b>Sources Over/(Under) Uses</b>	<b>(119,450)</b>	<b>(1,507,956)</b>	<b>2,043,540</b>	<b>2,669,787</b>	<b>1,895,627</b>	<b>3,319,941</b>	<b>12,156,450</b>	<b>1,324,139</b>	<b>1,324,139</b>	<b>1,324,139</b>	<b>483,100</b>	<b>696,200</b>	<b>902,900</b>	<b>(619,200)</b>
<b>Ending Fund Balance</b>														
Operating Contingency	2,500,000	1,300,000	2,500,000	2,500,000	2,500,000	2,500,000	-	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
Operating Reserve	23,824,421	23,085,409	24,026,222	24,566,196	25,983,062	25,983,062	-	27,812,728	27,812,728	27,812,728	28,295,828	28,992,028	29,894,928	29,275,728
Undesignated, Unreserved Fund Balance	-	-	-	-	-	1,892,075	12,156,450	(28,988,589)	1,386,548	1,386,548	(28,988,589)	(28,988,589)	(28,988,589)	(28,988,589)
<b>Total Ending Fund Balance</b>	<b>26,124,421</b>	<b>24,385,409</b>	<b>26,526,222</b>	<b>27,055,196</b>	<b>28,483,062</b>	<b>30,375,137</b>	<b>12,156,450</b>	<b>1,324,139</b>	<b>31,699,276</b>	<b>31,699,276</b>	<b>1,807,239</b>	<b>2,503,439</b>	<b>3,406,339</b>	<b>2,787,139</b>

**City of Scottsdale Risk Management Fund  
Five-Year Financial Forecast**

## **FY 2023/24 Financial Results of the Trust Fund**

The Healthcare Self-Insurance Fund Five-Year Financial Forecast previously referenced depicts an actual FY 2023/24 ending fund balance of \$19.7 Million. The fund balance includes a Healthcare Claims Reserve designation in case medical claims are substantially greater than anticipated. Each year claims are projected through the Insurance Brokers Analysis of the City's historical claims and the claims experience of hundreds of other business entities across the nation. This results in a per employee per month projection of medical claims that will be presented for payment during the 12-month cycle. The resulting total annual projected claims are then funded by setting the contributions of the insured members and the City's contribution to equal the total estimated claims expenses.

The Safety & Risk Management Fund Five-Year Financial Forecast, as shown on the previous page, relies on an actuary to: 1) estimate outstanding losses; 2) project the development of existing losses to the ultimate final cost; 3) project losses to be paid during the fiscal year; and 4) recommend fund balances.

Unlike the Healthcare Self-Insurance Fund where health plans are funded each year based on the anticipated medical claims that will be presented that year, the Safety & Risk Management Fund must account for "long-tail" liability claims. Long-tail liability claims have long durations between the incident date and the final resolution of that claim. The lag time from claim receipt until ultimate resolution affects the Cost of Risk each year, as claim payments made from the general ledger are reflected in the fiscal year they are made, regardless of when the actual claim or incident was received by the Safety & Risk Management Department. This accounting differs from the amounts stated on the All Divisions Combined Incurred Performance page, which is a depiction of the value of the claim during a specific fiscal year. The value of each claim is derived from the reserve amount, any payments made, less any recoveries received on the claim in that specific fiscal year.

For example, a general liability claim related to a trip and fall may be received by the City in a specific fiscal year and may ultimately be resolved in the next fiscal year or years. The value of this claim will be reflected on the All Divisions Combined Incurred Performance page during the fiscal year in which the claim was received. However, the ultimate resolution which may take place in the next fiscal year, or years, will be reflected in the Cost of Risk during the fiscal year in which the payment was made. This would be the case for all claims received by the Safety & Risk Management Department.

The Arizona Workers' Compensation law allows for the lifetime right to petition to reopen a claim within Arizona for continuing medical treatment of work-related injuries throughout the injured worker's life. Therefore, old claims may lie dormant and may be reopened for subsequent treatment, resulting in a string of medical and lost income payments over time. In addition, loss of earning capacity can be awarded for some work-related disabilities, which is to be paid monthly for the life of the injured worker.

Each year the Safety & Risk Management Fund's ending fund balance is compared to the actuary's projected amount recommended to resolve all outstanding self-insured claims. The actuary's projection is completed after the close of the fiscal year in order to capture any new claims that occurred during the fiscal year. The actuary applies a variety of mathematical methods considering all historical loss information to develop the projected funding needed to defend against and resolve all outstanding claims. The annual actuarial study provides a table of projected ultimate losses at various confidence levels.

## **CONCLUSION**

The financial health of the Loss Trust Fund remains strong and well-positioned to meet current and future obligations. The Loss Trust Fund Board has recommended that the City maintain funding at an appropriate confidence level, which represents the probability that sufficient assets will be available to fully resolve all claims. This recommendation is summarized in the Risk Management Fund Five-Year Financial Forecast.

As of FY 2023/24, the total ending fund balance is \$30.38 million. This amount meets the required confidence level as outlined in the June 30, 2023 Actuarial Report. The same report was used to update the confidence levels that guided the adopted FY 2023/24 budget, replacing those previously based on the June 30, 2022 Actuarial Report. These updated metrics are now reflected in the approved budget.

Looking ahead, future budgets and Safety & Risk Management operations will continue to be strategically aligned to minimize losses, expand prevention initiatives, and fully preserve the Loss Trust Fund's confidence level ensuring long-term financial resilience and stability.



## **2024 Annual Report**

### **Loss Trust Fund Board**

Prepared by Denise Plug, Contracts Coordinator, 04/30/25

Approved by the Name of Board or Commission on 05/07/25

Web Site Address: <https://www.scottsdaleaz.gov/boards/loss-trust-fund-board>

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**Number of Meetings Held:** 3

**Public Comments:** 0

#### **Major Topics of Discussion / Action Taken:**

- Reviewed and discussed Actuary Study completed by Oliver Wyman
- Reviewed and discussed FY 24/25 employee medical plan premiums
- Reviewed and discussed Annual Report
- Reviewed and discussed revisions to confidence levels

#### **Member Attendance:**

<b>Member Name</b>	<b>Title</b>	<b>Present</b>	<b>Absent</b>	<b>Recused</b>	<b>Service Dates</b>
Austin Brooker	Board Member	3	0	0	January to December
Jacob Seltzer	Board Member	3	0	0	January to December
Allan Smith	Chair	3	0	0	January to December
Linda Wannie	Vice Chair	1	0	0	January to December
Brian Pittluck	Board Member	3	0	0	October to December

**Note:** Recusals should be accounted for and noted as per item

*Linda Wannie's term ended on May 18, 2024*

**Subcommittees:** None

**Ethics Training:** Yes, all board members completed by January 31, 2024.

**Selected Officers:** Yes, on March 6, 2024.

**Reviewed Bylaws/City Code:** No

**Anticipated Key Issues:** Find a replacement for Board Member Linda Wannie

**Future Significant Work Products:** : Continue the rededication and focus on Safety, Health and wellness programs citywide in an effort to reduce the number of employee injuries and improve overall injury rate citywide.

**Upcoming Opportunities, Challenges, or Outcomes:** : Continue to monitor fund balance to achieve the appropriate confidence interval level as set by the Loss Trust Fund Board.

**Additional Comments/Recommendations: None.**