



BENEFITS UPDATE 2021

- ▼ CUSD's self-insurance plan needs
- ▼ **\$5.5 million** to stay financially secure.
- ▼ Here's how your Employee Benefits Committee is doing it:

ECC VOTED TO CONTRIBUTE...

\$1 million

Additional District funding recommended and approved.

CHANGES TO MEDICATION COVERAGE MEANS AN ESTIMATED ANNUAL SAVINGS OF...

\$1.5 million

Through changes to coverage of **specialty medications (effective May 1)** and a shift to an **Advanced Formulary Program (effective July 1)** modifying the list of drugs covered to exclude extremely high cost drugs only where a less expensive equivalent is available.

DECREASED YEAR-OVER-YEAR EXPENSES SAVED...

\$1.1 million

Thanks to **reduced utilization** in the current year and **members utilizing telehealth provider WellVia** and our CUSD health center.

MODIFICATIONS TO THE PROVIDER NETWORK SAVED ANOTHER...

\$1.3 million

Implementation of **Tandem PPO's** slightly narrowed network of providers. An extensive review of current providers used by employees and their dependents showed that a **move to Tandem PPO creates few disruptions and reduces expenses (effective Sept. 1)**.

INCREASED RX, URGENT CARE & ER CO-PAYS TO RAISE...

Approx. **\$600k**

Small changes to **co-pays for medications** (\$24/\$30 to \$34/\$40), and **urgent care** (\$35 to \$40) and **ER visits** \$150 to \$200 if not admitted) are the first since 2012, and no changes are made to premiums, generic medication co-pays, or office co-pays. These changes are effective Sept. 1)

THE WORK OF THE EBC RESULTS IN

\$5.5million

in savings and cost sharing while protecting employee benefits