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School Board Members,

Please see the attached Final 2016 Partially Self-Funded Health Insurance Plan Renewal. The September 2015 Recommendations were based on a preliminary Highmark Stop Loss Carrier quote for our Fixed and Aggregate Stop Loss. This overall renewal percentage came in at 12.79%. Unfortunately, our monthly claims continue to run over 100% and this has increased our renewal for our Aggregate Claims Costs. The 2016 Renewal is now finalized at 19.97%. The overall financial impact was a change from a \$16,120,247.00 renewal to a \$17,146,726.00 renewal; an increase of \$1,026,479.00.

I request approval of this final renewal cost for the 2016 plan year.

Sincerely,
Pam Smith
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Coordinator of Risk Management & Benefits