



June 8, 2021

Mr. Cesar Sanchez
Senior Account Executive
Cigna Healthcare
26 Executive Park, Suite 200
Irvine, CA 92614

Sent via E-mail

Re: NMUSD Cigna Renewal 10/1/21

Dear Cesar:

Please accept this letter as confirmation of NMUSD's intent to renew benefit plans and add EAP as follows:

Medical Plans – Fully Insured

- Select HMO: No change to plan design
- Full HMO: No change to plan design
- OAP: No change to plan design
- PPO: Eliminate plan effective October 1, 2021
- OAP Expand: No change to plan design

Dental Plans – Fully Insured

- Dental HMO: No Change to plan design
- Dental PPO: No Change to plan design

EAP

- Add plan effective October 1, 2021
- 5 face-to-face visits
- 25 Employer service hours
- \$1.66 per employee per month
- Cigna to provide EAP funds to cover annual cost for 2 years through September 30, 2023
- Cigna Wellness Funds can be used to cover additional hours of Critical Incident Response

Effective October 1, 2021, rates with a 12-month guarantee are as follows:

Medical	HMO Full Network	HMO Select Network	OAP (PPO)	OAP Expand
	<i>Active, Early Retirees CA</i>	<i>Active, Early Retirees CA</i>	<i>Active, Early Retirees CA</i>	<i>Retirees >65</i>
Employee	\$853.75	\$728.99	\$981.86	\$734.35
Employee + 1	\$1,767.27	\$1,509.02	\$2,029.59	\$1,517.59
Employee + Family	\$2,561.26	\$2,187.00	\$2,940.19	\$2,198.37
			<i>Without elective abortion (TX, MO)</i>	
Employee			\$948.01	\$730.24
Employee + 1			\$1,959.61	\$1,509.12
Employee + Family			\$2,838.84	\$2,186.10
Dental	DHMO	DHMO	DPPO	
	<i>P210X</i>	<i>P210X Retirees</i>		
Employee	\$55.35	\$28.34	\$57.43	
Employee + 1	\$55.35	\$47.65	\$105.45	
Employee + Family	\$55.35	\$82.06	\$153.47	
EAP	\$1.66 per employee per month			

Above rates are net of commissions.

Further:

- HMO Full and Select rates include Chiropractic Rider.
- Continue the Shared Returns 50/50 Dividend Eligible Funding arrangement.
- Pooling point to remain at \$300,000.
- ACA fees are included in the rates.
- NMUSD to remain on the non-Standard Pharmacy Management plan.
- Retiree Drug Subsidy – Cigna will continue to waive the annual fee of \$15,000 (year 6).
- Wellness Funds – Cigna will offer \$250k for use during the 10/1/21 – 9/30/2022 plan year. Unused funds may not be rolled over, Cigna must pre-approve use of funds.
- Continue On-Site Wellness Coordinator resource, at no cost.
- Performance Guarantees – Cigna will continue to offer the same performance guarantees and corresponding metrics. Total value of PG is \$375,000.
- Motivate Me – Cigna will continue to include the Motivate Me incentive platform for NMUSD.
- Cigna to retain offering of OneGuide at no additional cost.
- Continue current monthly Experience and Large Claim Reporting.

- Continue the following from the previous year:
 - *Comprehensive Oncology Program - offers additional support & resources for employees. Waive regular fees, offer at no cost to NMUSD.*
 - *Your Health First Disease Management program: providing a holistic approach to Chronic Disease Management. The program targets over 16 conditions for engagement with a dedicated health advocate.*
 - *Health Advisor Clinical Coaching Program: focuses on helping individuals achieve personal health through comprehensive, personalized health coaching.*

We will forward formal confirmation upon Board approval.

Sincerely,



Mary Ann Hilado
Assistant Vice President

Cc: NMUSD
Mr. Salvador Lona – Aon

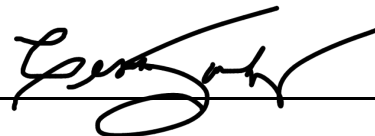
Confirmation

Please confirm your agreement with the fees, rates and plan design in this letter by signing below and returning a copy to Aon.

Accepted by:

Authorized Representative

Date

X 

06/08/2021