

Lithographers & Photoengravers

Local 285 Welfare Fund

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SPECIAL MEETING OF THE BOARD OF TRUSTEES OF THE LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

OCTOBER 28, 2020

AGENDA

- I. Call To Order
- II. Broker Report
 - a. Kaiser Renewal
 - b. Mutual of Omaha Renewal
 - c. Cigna Dental Renewal
- III. Administrative Manager's Renewal
- IV. Adjournment



RATE PROPOSAL

Lithographers & Photoengravers

Effective from 03/01/2021 through 02/28/2022

Rates and benefits are provisional and subject to regulatory approval

Region(s)**Group(s)**

Mid-Atlantic States

5238

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Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0032,0035,0040

Product Type: HMO DC SEL

Quote Name: HMO Sel High

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

207

Eligibles: 300

Current Rates

Rate Tiers	Medical	Ratio
Subscriber only	\$705.53	1.00
Subscriber and Spouse	1,411.05	2.00
Subscriber and 1 Child	1,411.05	2.00
Subscriber and 2 or more Children	2,038.97	2.89
Subscriber and Spouse and 1 or more children	2,038.97	2.89

Proposed Rates

Rate Tiers	Subscribers	Medical	%Change	Ratio
Subscriber only	33	\$747.86	6.00%	1.00
Subscriber and Spouse	20	1,495.72	6.00%	2.00
Subscriber and 1 Child	5	1,495.72	6.00%	2.00
Subscriber and 2 or more Children	2	2,161.31	6.00%	2.89
Subscriber and Spouse and 1 or more children	14	2,161.31	6.00%	2.89

Estimated Monthly Cost: \$96,653

Billing Frequency: Monthly

Proposed HMO Benefits – Tier 1 – In Network Benefits

Network: SEL

Annual Deductible: Individual / Family per calendar year(s): None

Out-of-Pocket Maximum: Individual / Family: \$3,500/\$9,400/cont yr (Med/Rx)EMB

Lifetime Maximum: Individual / Family: None

Prescription Drugs: 30d 1 copay, 90d 3 copay, MO 90d 2 copay; KP \$10/20/35, CM \$30/50/75, MO \$10/20/35

Outpatient

Primary Care: \$15 copay

Preventive Care: \$0 copay with HCR preventive services included

Specialty Care: \$25 copay

Urgent Care: \$25 copay

Other Professional

Outpatient Surgical Services: \$25 copay

Chiropractic Services: not covered

Acupuncture Services: not covered

Dental: not covered

Infertility Diagnosis & Testing: 50% coins

Infertility Assistive Reproductive Technology: 50% coins \$100,000 ben max/life, 3 procedures/life

Occupational Therapy: \$25 copay 30 Visits/episode

Physical Therapy: \$25 copay 30 Visits/episode

Speech Therapy: \$25 copay 30 Visits/episode

Ambulance and Emergency Services

Ambulance Services: \$100 copay

Emergency Services: \$100 copay

* Includes Actives and/or pre 65 Retirees only.

Created On: 9/2/2020

NPS Quote Number: 24060919

NPS RQR Number: 12769164

NPS RQR Name: Lithographers



Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0032,0035,0040

Product Type: HMO DC SEL

Quote Name: HMO Sel High

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

207

Eligibles: 300

Laboratory and Imaging Outpatient Lab, Pathology, & Diagnostic Testing: \$0 copay Outpatient Diagnostic Radiology: \$0 copay Outpatient Specialty Imaging: \$0 copay Hospital Inpatient Hospital Services, Inpatient: \$0 copay/admit 2015 w TG Skilled Nursing Facility Care: \$0 copay/admit up to 100 days/cont yr Mental Health and Chemical Dependency Behavioral Health-Group Therapy: \$7 copay Behavioral Health-Individual Therapy: \$15 copay Behavioral Health, Inpatient: \$0 copay/admit Other Basic Durable Medical Equipment: \$0 copay Prosthetics: \$0 copay Orthotics: \$0 copay Eyeglass Frames: 19+ Eyeglass Frames, \$75 combined hardware allowance 1 pair/1 years, up to age 19 \$0 (1 pair/yr) Eyeglass Lenses: 19+ \$75 discount, up to age 19 \$0 (1 pair/yr) Hearing Aids: not covered	
Domestic Partners: None Student / Overage Dependent Coverage: 26/26	
Commission:	None
APP:	No

* Includes Actives and/or pre 65 Retirees only.



Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0052

Product Type: DHMO DC SEL

Quote Name: DHMO 16 Sel

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

207

Eligibles: 300

Current Rates

Rate Tiers	Medical	Ratio
Subscriber only	\$525.48	1.00
Subscriber and Spouse	1,050.95	2.00
Subscriber and 1 Child	1,050.95	2.00
Subscriber and 2 or more Children	1,518.62	2.89
Subscriber and Spouse and 1 or more children	1,518.62	2.89

Proposed Rates

Rate Tiers	Subscribers	Medical	%Change	Ratio
Subscriber only	1	\$557.00	6.00%	1.00
Subscriber and Spouse	1	1,114.00	6.00%	2.00
Subscriber and 1 Child	0	1,114.00	6.00%	2.00
Subscriber and 2 or more Children	0	1,609.73	6.00%	2.89
Subscriber and Spouse and 1 or more children	1	1,609.73	6.00%	2.89

Estimated Monthly Cost: \$3,281

Billing Frequency: Monthly

Proposed HMO Benefits – Tier 1 – In Network Benefits

Network: SEL

Annual Deductible: Individual / Family per calendar year(s): \$2,500/\$5,000 Embedded

Out-of-Pocket Maximum: Individual / Family: \$5,000/\$10,000 Med/Rx EMB

Lifetime Maximum: Individual / Family: None

Prescription Drugs: 30d 1 copay, 90d 3 copay, MO 90d 2 copay; KP \$15/25/40, CM \$20/45/60, MO \$15/25/40

Outpatient

Primary Care: \$30 copay

Preventive Care: \$0 copay with HCR preventive services included

Specialty Care: \$40 copay

Urgent Care: \$40 copay

Other Professional

Outpatient Surgical Services: 20% coins

Chiropractic Services: not covered

Acupuncture Services: not covered

Dental: not covered

Infertility Diagnosis & Testing: 50% coins

Infertility Assistive Reproductive Technology: 50% coins \$100,000 ben max/life, 3 procedures/life

Occupational Therapy: \$40 copay 30 visits/episode

Physical Therapy: \$40 copay 30 Visits/episode

Speech Therapy: \$40 copay 30 Visits/episode

Ambulance and Emergency Services

Ambulance Services: \$100 copay

Emergency Services: \$150 copay

* Includes Actives and/or pre 65 Retirees only.

Created On: 9/2/2020

NPS Quote Number: 24060918

NPS RQR Number: 12769164

NPS RQR Name: Lithographers



Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0052

Product Type: DHMO DC SEL

Quote Name: DHMO 16 Sel

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

207

Eligibles: 300

Laboratory and Imaging Outpatient Lab, Pathology, & Diagnostic Testing: \$30 copay Outpatient Diagnostic Radiology: \$30 copay Outpatient Specialty Imaging: 20% coins Hospital Inpatient Hospital Services, Inpatient: 20% coins Skilled Nursing Facility Care: 20% coins up to 100 days/cont yr Mental Health and Chemical Dependency Behavioral Health–Group Therapy: \$15 copay Behavioral Health–Individual Therapy: \$30 copay Behavioral Health, Inpatient: 20% coins Other Basic Durable Medical Equipment: 0% coins Prosthetics: \$0 copay Orthotics: 0% coins Eyeglass Frames: 19+ Eyeglass Frames, \$75 combined hardware allowance 1 pair/1 years, up to age 19 \$0 (1 pair/yr) Eyeglass Lenses: 19+ \$75 discount, up to age 19 \$0 (1 pair/yr) Hearing Aids: \$0 copay 1 hearing aid/ear/36 months, \$1,000 ben max	
Domestic Partners: None Student / Overage Dependent Coverage: 26/26	
Commission:	None
APP:	No

* Includes Actives and/or pre 65 Retirees only.



Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0044

Product Type: DHMO DC SEL

Quote Name: DHMO 8 Sel Low

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

207

Eligibles: 300

Current Rates

Rate Tiers	Medical	Ratio
Subscriber only	\$576.01	1.00
Subscriber and Spouse	1,152.02	2.00
Subscriber and 1 Child	1,152.02	2.00
Subscriber and 2 or more Children	1,664.67	2.89
Subscriber and Spouse and 1 or more children	1,664.67	2.89

Proposed Rates

Rate Tiers	Subscribers	Medical	%Change	Ratio
Subscriber only	20	\$610.57	6.00%	1.00
Subscriber and Spouse	6	1,221.14	6.00%	2.00
Subscriber and 1 Child	6	1,221.14	6.00%	2.00
Subscriber and 2 or more Children	0	1,764.55	6.00%	2.89
Subscriber and Spouse and 1 or more children	3	1,764.55	6.00%	2.89

Estimated Monthly Cost: \$32,159

Billing Frequency: Monthly

Proposed HMO Benefits – Tier 1 – In Network Benefits

Network: SEL

Annual Deductible: Individual / Family per calendar year(s): \$750/\$1,500 Embedded

Out-of-Pocket Maximum: Individual / Family: \$3,000/\$6,000/cont yr EMB (Med/Rx)

Lifetime Maximum: Individual / Family: None

Prescription Drugs: 30d 1 copay, 90d 3 copay, MO 90d 2 copay ; KP \$20/30/45, CM \$30/50/65, MO \$20/30/45

Outpatient

Primary Care: \$25 copay

Preventive Care: \$0 copay with HCR preventive services included

Specialty Care: \$35 copay

Urgent Care: \$35 copay

Other Professional

Outpatient Surgical Services: 20% coins

Chiropractic Services: not covered

Acupuncture Services: not covered

Dental: not covered

Infertility Diagnosis & Testing: 50% coins

Infertility Assistive Reproductive Technology: not covered

Occupational Therapy: \$35 copay 30 visits/episode

Physical Therapy: \$35 copay 30 Visits/episode

Speech Therapy: \$35 copay 30 visits/episode

Ambulance and Emergency Services

Ambulance Services: \$100 copay

Emergency Services: \$100 copay

* Includes Actives and/or pre 65 Retirees only.

Created On: 9/2/2020

NPS Quote Number: 24060920

NPS RQR Number: 12769164

NPS RQR Name: Lithographers


Rate and Benefit Summary – Commercial
Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0044

Product Type: DHMO DC SEL

Quote Name: DHMO 8 Sel Low

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20
Average Members*:

207

Eligibles: 300

Laboratory and Imaging Outpatient Lab, Pathology, & Diagnostic Testing: 20% coins Outpatient Diagnostic Radiology: 20% coins Outpatient Specialty Imaging: 20% coins Hospital Inpatient Hospital Services, Inpatient: 20% coins Skilled Nursing Facility Care: 20% coins up to 100 days/cont yr Mental Health and Chemical Dependency Behavioral Health–Group Therapy: \$10 copay Behavioral Health–Individual Therapy: \$25 copay Behavioral Health, Inpatient: 20% coins Other Basic Durable Medical Equipment: 0% coins Prosthetics: \$0 copay Orthotics: 0% coins Eyeglass Frames: 19+ Eyeglass Frames, \$75 combined hardware allowance 1 pair/1 years, up to age 19 \$0 (1 pair/yr) Eyeglass Lenses: 19+ not covered, <19 \$0 (1 pair/yr) Hearing Aids: \$0 copay 1 hearing aid/ear/36 months, \$1,000 ben max	
Domestic Partners: None Student / Overage Dependent Coverage: 26/26	
Commission:	None
APP:	No

* Includes Actives and/or pre 65 Retirees only.

Created On: 9/2/2020

NPS Quote Number: 24060920

NPS RQR Number: 12769164

NPS RQR Name: Lithographers



Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0050

Product Type: Flexible Choice DC SIG

Quote Name: Flex 23 Custom Sig

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

1

Eligibles: 300

Current Rates

Rate Tiers	Medical	Ratio
Subscriber only	\$868.13	1.00
Subscriber and Spouse	1,736.26	2.00
Subscriber and 1 Child	1,736.26	2.00
Subscriber and 2 or more Children	2,508.89	2.89
Subscriber and Spouse and 1 or more children	2,508.89	2.89

Proposed Rates

Rate Tiers	Medical	%Change	Ratio
Subscriber only	\$920.22	6.00%	1.00
Subscriber and Spouse	1,840.44	6.00%	2.00
Subscriber and 1 Child	1,840.44	6.00%	2.00
Subscriber and 2 or more Children	2,659.42	6.00%	2.89
Subscriber and Spouse and 1 or more children	2,659.42	6.00%	2.89

Estimated Monthly Cost:

Billing Frequency: Monthly

Flexible Choice – Tier 1 – In Network Benefits

Network: SIG

Annual Deductible: Individual / Family per calendar year(s): \$0/\$0

Out-of-Pocket Maximum: Individual / Family: \$1,500/\$3,000/cont yr

Lifetime Maximum: Individual / Family: Not Applicable

Prescription Drugs: 30d 1 copay, 90d 2 copay KP \$10/20/35, PPO \$20/35/50, OON \$20/35/50

Outpatient

Primary Care: \$10 copay

Preventive Care: \$0 copay with HCR preventive services included

Specialty Care: \$20 copay

Urgent Care: \$20 copay

Other Professional

Outpatient Surgical Services: \$20 copay

Chiropractic Services: **not covered**

Acupuncture Services: **not covered**

Dental: **not covered**

Infertility Diagnosis & Testing: 50% coins

Infertility Assistive Reproductive Technology: **50% coins, \$100,000 ben max/life, 3 procedures/life**

Occupational Therapy: \$20 copay 30 visits/episode

Physical Therapy: \$20 copay 30 visits/episode

Speech Therapy: \$20 copay 30 visits/episode

Ambulance and Emergency Services

Ambulance Services: \$100 copay

Emergency Services: \$75 copay

* Includes Actives and/or pre 65 Retirees only.

Created On: 9/2/2020

NPS Quote Number: 24060937

NPS RQR Number: 12769164

NPS RQR Name: Lithographers



Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0050

Product Type: Flexible Choice DC SIG

Quote Name: Flex 23 Custom Sig

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

1

Eligibles: 300

Laboratory and Imaging	
Outpatient Lab, Pathology, & Diagnostic Testing:	\$0 copay
Outpatient Diagnostic Radiology:	\$0 copay
Outpatient Specialty Imaging:	\$50 copay
Hospital Inpatient	
Hospital Services, Inpatient:	\$0 copay/admit w TG
Skilled Nursing Facility Care:	\$0 copay/admit up to 60 days/cont yr
Mental Health and Chemical Dependency	
Behavioral Health-Group Therapy:	\$5 copay
Behavioral Health-Individual Therapy:	\$10 copay
Behavioral Health, Inpatient:	\$0 copay/admit
Other	
Basic Durable Medical Equipment:	50% coins
Prosthetics:	50% coins
Orthotics:	50% coins
Eyeglass Frames: 19+ Eyeglass Frames, \$75 combined hardware allowance 1 pair/1 years, up to age 19	\$0 (1 pair/yr)
Eyeglass Lenses: 19+ not covered, <19	\$0 (1 pair/yr)
Hearing Aids:	not covered
Flexible Choice – Tier 2 – Contracted Network Benefits	
Annual Deductible: Individual / Family per calendar year(s): \$300/\$600	
Out-of-Pocket Maximum: Individual / Family: \$3,000/\$6,000/cont yr	
Lifetime Maximum: Individual / Family: Not Applicable	
Prescription Drugs: Rx Covered Tier 1	
Outpatient	
Primary Care:	\$15 copay
Preventive Care:	\$0 copay with HCR preventive services included
Specialty Care:	\$25 copay
Urgent Care:	\$25 copay
Other Professional	
Outpatient Surgical Services:	10% coins
Chiropractic Services:	not covered
Acupuncture Services:	not covered
Dental:	not covered
Infertility Diagnosis & Testing:	Not covered
Infertility Assistive Reproductive Technology:	Not covered
Occupational Therapy:	\$25 copay 90 comb OT/PT/ST visits/cont yr
Physical Therapy:	\$25 copay 90 comb OT/PT/ST visits/cont yr
Speech Therapy:	\$25 copay 90 comb OT/PT/ST visits/cont yr
Ambulance and Emergency Services	
Ambulance Services:	Covered in Option 1
Emergency Services:	Covered in Option 1
Laboratory and Imaging	
Outpatient Lab, Pathology, & Diagnostic Testing:	10% coins
Outpatient Diagnostic Radiology:	10% coins
Outpatient Specialty Imaging:	10% coins
Hospital Inpatient	
Hospital Services, Inpatient:	10% coins
Skilled Nursing Facility Care:	10% coins up to 40 days/cont yr

* Includes Actives and/or pre 65 Retirees only.

Created On: 9/2/2020

NPS Quote Number: 24060937

NPS RQR Number: 12769164

NPS RQR Name: Lithographers



Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0050

Product Type: Flexible Choice DC SIG

Quote Name: Flex 23 Custom Sig

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

1

Eligibles: 300

Mental Health and Chemical Dependency

Behavioral Health-Group Therapy: \$15 copay
Behavioral Health-Individual Therapy: \$15 copay
Behavioral Health, Inpatient: 10% coins

Other

Basic Durable Medical Equipment: 50% coins
Prosthetics: 50% coins
Orthotics: 50% coins
Eyeglass Frames: not covered
Eyeglass Lenses: not covered
Hearing Aids: not covered

Flexible Choice – Tier 3 – Out of Network Benefits

Annual Deductible: Individual / Family per calendar year(s): \$600/\$1,200

Out-of-Pocket Maximum: Individual / Family: \$6,000/\$12,000/cont yr

Lifetime Maximum: Individual / Family: Not Applicable

Prescription Drugs: not covered

Outpatient

Primary Care: 30% coins
Preventive Care: 30% coins
Specialty Care: 30% coins
Urgent Care: 30% coins

Other Professional

Outpatient Surgical Services: 30% coins
Chiropractic Services: **not covered**
Acupuncture Services: not covered
Dental: not covered
Infertility Diagnosis & Testing: not covered
Infertility Assistive Reproductive Technology: not covered
Occupational Therapy: 30% coins 90 comb OT/PT/ST visits/cont yr
Physical Therapy: 30% coins 90 comb OT/PT/ST visits/cont yr
Speech Therapy: 30% coins 90 comb OT/PT/ST visits/cont yr

Ambulance and Emergency Services

Ambulance Services: Covered in Option 1
Emergency Services: Covered in Option 1

Laboratory and Imaging

Outpatient Lab, Pathology, & Diagnostic Testing: 30% coins
Outpatient Diagnostic Radiology: 30% coins
Outpatient Specialty Imaging: 30% coins

Hospital Inpatient

Hospital Services, Inpatient: 30% coins
Skilled Nursing Facility Care: 30% coins up to 40 days/cont yr

Mental Health and Chemical Dependency

Behavioral Health-Group Therapy: 30% coins
Behavioral Health-Individual Therapy: 30% coins
Behavioral Health, Inpatient: 30% coins

* Includes Actives and/or pre 65 Retirees only.

Created On: 9/2/2020

NPS Quote Number: 24060937

NPS RQR Number: 12769164

NPS RQR Name: Lithographers



Rate and Benefit Summary – Commercial

Group Name: GCIU-LOCAL 285

Group Numbers: 5238

Subgroups: 0050

Product Type: Flexible Choice DC SIG

Quote Name: Flex 23 Custom Sig

Region: Mid-Atlantic States

Jurisdiction: DC

Contract Period: 03/01/2021 – 02/28/2022

Jun19 – May20

Average Members*:

1

Eligibles: 300

Other Basic Durable Medical Equipment: 50% coins Prosthetics: 50% coins Orthotics: 50% coins Eyeglass Frames: 30% discount, \$100 allowance, 1 pair/24 months Eyeglass Lenses: 30% discount, \$150 allowance, 1 pair/24 months Hearing Aids: not covered	
Domestic Partners: None Student / Overage Dependent Coverage: 26/26	
Commission:	None
APP:	No

* Includes Actives and/or pre 65 Retirees only.

Created On: 9/2/2020

NPS Quote Number: 24060937

NPS RQR Number: 12769164

NPS RQR Name: Lithographers



Rate Assumptions and Requirements

Group Name: Lithographers & Photoengravers

Region: Mid-Atlantic States

Contract Period: 03/01/2021 – 02/28/2022

Group Numbers: 5238

Subgroups: 0032,0035,0040,0044,0050,0052

KP Offered: Total Replacement

Quotes Included

DHMO 16 Sel – 24060918
 DHMO 8 Sel Low – 24060920
 Flex 23 Custom Sig – 24060937
 HMO Sel High – 24060919

Proposal Assumptions

The proposed rates and benefits included on the Rate and Benefit Summary page are based on the **participation and contribution requirements** described below. If any of the following are not met, Kaiser Permanente (KP) reserves the right to withdraw our rate proposal, decline coverage, re-rate this proposal or terminate your Group Agreement.

1. Group-specific requirements:

None

2. Rating Assumptions:

Rates assume a 12-month policy period of 3/1/2021 through 2/28/2022 unless otherwise specified above.

The rates and benefits in this proposal include the Federal Health Care Reform requirements. KP reserves the right to modify the rates and benefits if we receive further clarification of Federal Health Care Reform requirements, or to incorporate other applicable Federal Health Care Reform requirements. In addition, Kaiser Permanente reserves the right to make any change in these rates and benefits due to changes in State or Federal legislation or regulatory action.

KP reserves the right to re-rate if actual enrollment results in a +/-10% change in the rates from what was assumed at the time of this quote. Examples of changes that may impact rates include, but are not limited to, the following:

- A change in the demographic factor.
- A change in the average family size or subscriber distribution.
- A change in the number of subscribers enrolled in KP.
- A change in the number of plans offered alongside KP.
- A change in the benefit design of a plan offered alongside KP.
- A change in the employer contribution formula.
- Groups must abide by the Break-in and Break-away Policy.

KP reserves the right to change the rates in the event the employer funds, or offers to fund, all or part of an individual or family deductible, copayment or coinsurance which is applicable under the KP plan unless specifically noted in the Group-Specific Requirements above.

3. Participation and contribution requirements:

- Proposed rates and benefits assume 75% of overall eligible group employees enroll in a company-sponsored plan excluding those waiving for alternative group coverage.
- Proposal assumes employer pays at least 50% of the employee only cost and is non-discriminatory.
- With respect to any coverage identified as a "grandfathered health plan" under the Patient Protection and Affordable Care Act ("ACA"), Group must immediately inform Health Plan if this coverage no longer meets the requirements for grandfathered status including but not limited to any change in its contribution rate to the cost of any grandfathered health plan(s) during the plan year. Group's contribution rate for grandfathered health plan coverage may not decrease more than five percent (5%) for any rate tier for such grandfathered plan(s) when compared to Group's contribution rate in effect on March 23, 2010 for the same plan.

4. This proposal assumes KP is offered as the sole health care plan to all eligible employees in the group


Rate Assumptions and Requirements
Group Name: Lithographers & Photoengravers

Region: Mid-Atlantic States

Contract Period: 03/01/2021 – 02/28/2022

Group Numbers: 5238

Subgroups: 0032,0035,0040,0044,0050,0052

KP Offered: Total Replacement

5. Product-specific participation requirements:
Additional Kaiser Permanente Medicare Senior Advantage (KPSA), Medicare Plus or Medicare Cost Requirements:

- a. Please refer to the group's contract for full definitions of Primary Medicare and Secondary Medicare.
- b. Members must have Medicare Parts A and B to enroll in Medicare Senior Advantage (KPSA), Medicare Plus or Medicare Cost and be eligible for Medicare rates. In some regions members with only Part B may also enroll but their rates will be subject to a surcharge.
- c. Medicare eligible members must reside in the approved Medicare Senior Advantage (KPSA), Medicare Plus or Medicare Cost service areas to receive benefits for the group Medicare Senior Advantage (KPSA), Medicare Plus or Medicare Cost offering.
- d. Enrollment in Medicare Senior Advantage (KPSA), Medicare Plus and Medicare Cost is contingent upon receipt of an accurately completed enrollment form.
- e. Preliminary Medicare Senior Advantage (KPSA), Medicare Plus or Medicare Cost rates and benefits are subject to change.
- f. Medicare Senior Advantage (KPSA), Medicare Plus or Medicare Cost products may not be available for sale in all KP regions.

Additional Out-of-Area Product Requirements:

- a. All employees offered KP Out-of-Area products must reside and work outside the KP service area.

6. Proposal requires eligibility for KP plan based on the following:

- a. Employer – the employer cannot be considered a small group according to state law.
- b. Actives:
 - The group (employer) must be related to those offered a KP plan by virtue of employment. This includes when the group contract is with a Taft-Hartley Trust, Professional Employer Organization (PEO), association or Joint Power of Authority (JPA).
 - An eligible employee is defined as an active, permanent employee who is on the employer's payroll, and works the minimum number of hours mandated by federal and/or state law to be considered an "eligible employee." Any agreement to change the minimum hours required must be in writing. Temporary and independent contractors (i.e., 1099 employees) are not eligible unless noted otherwise in this Rate Assumptions and Requirements document.
 - The employee must live or work in the service area specific to the product they enroll in.
 - 100% of eligible employees must be covered by Worker's Compensation, where mandated by law.
- c. New enrollees:

The probationary period for new employees is non-discriminatory and reflects no more than a 90-day waiting period unless noted otherwise in this Rate Assumptions and Requirements document.
- d. COBRA
 - It is the responsibility of the employer group to enroll eligible members into the KP COBRA plan in compliance with federal law.
 - It is the employer's responsibility to comply with appropriate COBRA statutes.
 - KP will generally include COBRA members as part of the group bill. If individual billing has been arranged, KP will assume responsibility for collecting premiums from COBRA members, only acting as a collection agent on behalf of the group, not as a fiduciary for the group. In addition, KP retains the authority to terminate a direct-billed member for non-payment.
- e. Retirees
 - Eligible early retirees must enroll in a health plan at the time of retirement and may later elect to enroll in a KP plan at open enrollment as long as they have maintained continuous enrollment in a health plan since the time of retirement.
 - Early retirees under the age of 65 must be reported to KP and set up as a separate employee class or subgroup.
 - Medicare eligible retirees cannot enroll in the active plan.
 - Applicants for a Medicare Senior Advantage (KPSA), Medicare Plus or Medicare Cost plan must meet all the Medicare eligibility requirements, including those stated in this Rate Assumptions and Requirements document.
- f. Dependents
 - If an "in-area" employee has dependents that live outside the service area, the employee and dependents must be enrolled in the same product.

7. Compliance:

KP reserves the right to make any change in the employer group's benefits and/or rates due to changes in State or Federal legislation or regulatory action.

**Rate Assumptions and Requirements****Group Name:** Lithographers & Photoengravers**Region:** Mid-Atlantic States**Contract Period:** 03/01/2021 – 02/28/2022**Group Numbers:** 5238**Subgroups:** 0032,0035,0040,0044,0050,0052**KP Offered:** Total Replacement**8. Broker Payment:**

Brokers may be paid commissions and other financial incentives by Kaiser Permanente.

The contracting employer must also meet all other group-specific responsibilities and requirements described in your Group Agreement.

9. Failure to Pay:

If employer groups fails to pay in a timely manner, and if after the statutorily-required grace period terminates, employer group has not paid undisputed amounts in full, then KP may charge interest on the overdue amount. Interest shall not accrue during the grace period, and the (simple) interest rate shall be six (6) percent per year or the maximum permitted by law, whichever is less.


Glossary of Terms
Term
Kaiser Foundation Health Plan

Annual Trend	The projected annual percent change in medical and pharmacy expenses applied to a group's claims experience.
Area Factor	A factor that adjusts the manual rate to reflect geographic price differentials.
Average Members	The average monthly membership during the reporting period.
Benefit Adjusted Manual Rate	The average rate for a group's current benefit plan for a particular market segment.
Capping	A method of stabilizing year-to-year rate changes.
COBRA Factor	An adjustment made to the manual rate to reflect the proportion of COBRA enrollees.
Contract Period	The time period during which a rate is valid.
Credibility	The weighting applied to manual, risk or claims-based rates when developing required premium rates.
Demographic Change	An adjustment made in the Projected Claims Calculation to reflect changes in the group demographics that occurred between the experience period and the time of the quote.
Demographic Factor	An adjustment made to the manual rate to reflect a group's current demographics.
Federal Health Insurer Fee	A percent of premium fee paid by insurance carriers for commercial and Medicare business beginning January 1, 2014.
Federal PCORI Fee	A fee per covered life paid by commercial insurers and self-funded plan sponsors to fund the Patient-Centered Outcomes Research Institute (PCORI). PCORI was established by the Affordable Care Act. The PCORI will commission studies that compare drugs, medical devices, tests, surgeries and ways to deliver health care.
Federal Transitional Reinsurance Program Contribution	A fee paid by commercial insurers and third party administrators for self-funded plans from 2014 through 2016 to support reinsurance to individual market insurers covering high risk individuals in Exchanges.
Formulary	A list of preferred drugs based on their effectiveness and value.
Future Benefit Change	An adjustment to the rate to reflect a change in benefits being quoted for the renewal period.
Historical Benefit Change	An adjustment made to historical paid claims to reflect the group's current benefit level.
Incurred Claim Adjustment	An adjustment made to a group's paid claims to convert them to estimated incurred claims.
In-force PMPM Rate	A group's current monthly PMPM (per member per month) rate.
Integrated Care Management (ICM) Fee	This charge, which is currently included in Paid Claims, incorporates services such as chronic conditions management, pharmacy management, clinical access alternatives, telephonic clinical advice, wellness information and coaching, online personal health management, medical and case management, external provider network management, and other care management services that are not billed or can't be done so efficiently. At KP, integrated care management cannot be unbundled, as it is part of the unique care and services the Permanente Medical Groups deliver to get and keep our members healthy.
Kaiser Permanente Senior Advantage (KPSA)	Kaiser Permanente's Medicare Advantage plan, offered in all regions except Mid-Atlantic, which offers Medicare Plus (Cost) instead.
Kaiser Permanente Medicare Plus (Cost)	Kaiser Permanente's Medicare Cost plan, offered in Mid-Atlantic only. No Medicare Advantage plan is offered in this region.
Late Payment Charge	A fee added to the rate to compensate KP for a group's late payment history.
Market Segment	Group divisions based on group size and/or line of business such as Labor Trust or National Accounts.


Glossary of Terms
Term
Kaiser Foundation Health Plan

Other Benefits	Benefits that are not included in the manual rate nor in the paid claims.
Other Medical Services (OMS)	Other Medical Services (OMS) is a component of claims that accounts for services that are not easily captured in our claims and encounter systems. OMS includes but is not limited to capitated services, incomplete coding of KP services, COB and third-party liability.
Paid Claims	Paid medical expenses for services provided to a health plan member. These are either the result of an internal service, where prices are based on a fee schedule, or an external claim for services from a non-KP provider. Claims are attributed to the month in which they were paid (external) or reported (internal).
Pooling Charge	The per member per month charge included in the Projected Claims Calculation to compensate for the removal of claims exceeding the pooling point.
Pooling Credit	The total combined medical and prescription drug claims paid above the pooling point. This amount is removed from paid claims in the Projected Claims Calculation.
Pooling Point	The annual threshold above which a member's combined medical and prescription drug claims will be excluded from the group's rate calculation.
Quoted Rate	The renewal rate calculated on a per member per month basis.
Rate Assumptions and Requirements	A component of the customer renewal report package that documents terms and conditions of the rate proposal.
Rating Members	The membership during the rating month used in the renewal.
Rating Month	The month of the membership and benefits used to calculate the renewal.
Report Period	The period of time over which prior claims are aggregated and used to project future claim costs.
Reporting Threshold	Used on the High Cost Claimants report, it is the minimum in total claims in the reporting period required for a member to be displayed. The threshold varies by group size.
Retention	The portion of premium retained by KP to cover Health Plan administration expenses such as billing, member services and marketing.
Surgeries, Procedures and Outpatient Facility	Surgeries, Procedures and Outpatient Facility.
Trend Factor	A factor that projects historical claims to a future rating period.
Underwriter Adjustment	An adjustment to the rate made by the underwriter to reflect differences in risk or offering conditions not accounted for elsewhere in the rate development.
Work Status Factor	An adjustment made to the manual rate to reflect the under 65 retiree population's influence on projected medical expenses.



Renewal Information and Exhibits

Prepared For:

Lithographers & Photoengravers Local 285 Welfare Fund

Group ID: G000ADJN

Renewal Effective Date: March 1, 2021



Thank you for choosing Mutual of Omaha Insurance Company or one of its affiliates, as Lithographers & Photoengravers Local 285 Welfare Fund's benefits provider. It has been our pleasure to provide Lithographers & Photoengravers Local 285 Welfare Fund with group benefits and services that are unique to its needs. We are committed to providing unparalleled service that will meet the needs of our customers.

Each renewal period, we analyze current benefit and rate structures to determine the appropriate rates for continued group insurance protection for your valued employees. This process includes recalculation of the premium rates to reflect factors like:

- Plan features
- Demographics
- Experience
- Any adjustments to our underlying rate structure

Based on our review, please find below the renewal rates for Lithographers & Photoengravers Local 285 Welfare Fund's benefit plans. We appreciate your business and look forward to the continued opportunity to meet your group insurance needs.

Renewal Contact Information

Daniel Thompson
Renewal Executive
Boston Group Office
617/742-3655
Daniel.Thompson@mutualofomaha.com



LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

LIFE AND AD&D

Rate Guarantee Period - March 1, 2021 to March 1, 2023

Additional Value Added Services Included - Travel Assistance/Identity Theft Assistance

Life

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$1,488.00	\$1,488.00	\$0.00

Class Description

All eligible active employees

All other eligible retirees

All eligible retirees with \$20,000 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
152	\$2,480,000	\$0.600	\$0.600

AD&D

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$68.40	\$68.40	\$0.00

Class Description

All eligible active employees

All other eligible retirees

All eligible retirees with \$20,000 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
114	\$2,280,000	\$0.030	\$0.030



LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

SHORT-TERM DISABILITY

Rate Guarantee Period - March 1, 2021 to March 1, 2023

STD

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$980.40	\$980.40	\$0.00

Class Description

All eligible active employees

Employee Rate Basis - per \$10 of Total Weekly Benefit

Lives	Volume	Current Rate	Renewal Rate
114	\$22,800	\$0.430	\$0.430

DHMO Renewal Memo



Subject: Renewal for LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE F

Date: October 12, 2020

Below are the CDO managed dental renewal rates for LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE F effective March 1, 2021. These rates reflect a 3.0% increase from current rates on the P7X00 Patient Charge Schedule. These rates contain 4.85% commission. These rates are based on the DentalCareAccess.

Renewal Date March 1, 2021			Enrolled as of October 2020
Patient Charge Schedule	Current P7X00	Renewal P7X00	
Rates EE	\$31.27	\$32.21	38
EE + Family	\$31.27	\$32.21	43
			81

This renewal information is being communicated in order to meet contractual requirements of changes to the rates/benefit schedules at least 60 days in advance of the change.

This Cigna Dental Care ("DHMO") proposal assumes that covered services will be provided by the Cigna Dental Care Access network of contracted general and specialty dentists.

The term "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care plans, and plans with open access features. The Cigna DHMO is not available in the following states: AK, ID, ME, MT, NH, NM, ND, PR, SD, VI, VT, WV, and WY.

The dental insurance coverage shall be provided under a standalone group insurance policy and is an "excepted benefit" as defined in Public Health Service Act Section 2721(c) and (d) and not subject to the requirement of the Patient Protection and Affordable Care Act.

Cigna HealthCare sponsors programs to inform benefit advisors about Cigna HealthCare's plan coverage and services (including producer advisory councils). The cost of these events is funded through Cigna HealthCare's general overhead.

Cigna HealthCare may have an agreement with your benefit advisor, under which the benefit advisor may be paid for providing marketplace intelligence or for the performance of administrative services. The qualification for and amount of this payment may be based upon overall business growth and/or retention levels. Any such payment is funded through Cigna HealthCare's general overhead.

The benefit advisor may qualify for incentive payment (monetary or non-monetary) from Cigna HealthCare. For example, the benefit advisor may receive payment based upon new sales, new customer growth or retention. This incentive payment is funded from Cigna HealthCare's general overhead.

This quote assumes that Cigna HealthCare's standard insurance policy form approved for use in the applicable state by the state insurance regulator will be issued. Because the insurance policy and certificate terms require regulatory approval, there is very little flexibility to change the provisions. The provisions of the insurance policy and certificate will supersede the Proposal in the event of a conflict.

The information contained in this Proposal by Cigna HealthCare is proprietary and highly confidential. It is being provided with the understanding that it will not be used by the employer, its representatives or consultants for any purpose other than the evaluation of the Proposal. Under no circumstances is any of the information contained herein (including excerpts, summaries, extracts, and evaluations thereof) to be used, disseminated, disclosed or otherwise communicated to any person or entity other than the employer, its representatives and consultants, and their respective employees who are directly involved in the evaluation process.



Lithographers and Photoengravers Local 285 Welfare Fund

Guaranteed Cost Funding

Non-Participating

March 01, 2021 - February 28, 2022

Cigna Total DPPO Tier	Expected Lives	Current Rates	Renewal Rates*
<u>Dental PPO - DPPO</u>			
Employee Only	32	\$47.62	\$49.05
Employee + Family	41	\$47.62	\$49.05
Annual Cost	73	\$41,715	\$42,968
Percent Change (Renewal vs Current)			3.00%

*The above quoted rates include 0.00% Health Insurance Assessment fees (PPACA).

*The above quoted rates include 4.85% commissions.

Total	73	\$41,715	\$42,968
Percent Change (Renewal vs Current)			3.00%

Dental Care Access Tier	Expected Lives	Current Rates	Quoted Rates
<u>Cigna Dental Care [P7X00]</u>			
Employee Only	38	\$31.27	\$32.21
Employee + Family	43	\$31.27	\$32.21
Annual Cost	81	\$30,394	\$31,308
Percent Change (Renewal vs Current)			3.01%

*The above quoted rates include 0.00% Health Insurance Assessment fees (PPACA).

*The above quoted rates include 4.85% commissions.



October 7, 2020

The Board of Trustees:

Lithographers & Photoengravers Local 285 Welfare Fund

Re: Administrative Services Contract Renewal

Dear Trustees:

The administrative services contract between Associated Administrators, LLC (“Associated”) and the Lithographers & Photoengravers Local 285 Welfare Fund (“Fund”) expires November 30, 2020. We hope that the Trustees will consider favorably our request for a three-year agreement at the rates attached in Exhibit A, which represents a 3% increase each year, designed to cover increased costs of doing business.

Services Recap

Brief recap of some of the services provided by Associated over the last three years:

- Implemented new Cyber Liability Policy
- Implemented new Deductible Health Maintenance Organization (DHMO) benefit plan
- Revised the Summary Plan Description booklet
- Worked diligently to provide data to various vendors for special projects including the waiver of contribution study and request for proposals for an Investment Consultant
- Implemented changes related to COVID-19 and prepared analysis of the reserve impact

Associated works hard to control its operating costs, but some are increasing.

Employee Benefits

Associated’s bargaining unit employees participate in a multiemployer Health & Welfare Fund. Medical costs generally increase every year. Our unit employees are covered under a multiemployer Pension Plan. Those rates are scheduled to increase every year for nine years in accord with the Fund’s Rehabilitation Plan.

Compliance Monitoring

Associated continues to provide a compliance monitoring program to help each of our client funds track regulatory reporting requirements, vendor contracts, and required documentation. Failure to comply can result in fines and fees for the Trustees.

Information Technology

Associated's highest cost increases and deliberate reinvestment have been in Information Technology. We paid over \$700,000 in 2019 for system enhancements and support that allow us to better serve our clients and participants and maintain security (including software upgrades and new servers).

Postage

Associated pays all regular postage on behalf of the Fund, excluding mass mailings. The United States Postal Service implemented a 2.1% rate hike in 2018 and a 10% rate hike in 2019 for first class mail.

Associated has assigned to the Fund an Account Executive and an Account Manager with over 28 years of benefits fund administrative experience. Supporting the account management team are nine employees, which includes staff from our accounting, eligibility, communications, mailroom, appeals, participant services and IT departments. We are all dedicated to providing superior services.

Associated appreciates the opportunity to serve the Plan participants and the Trustees, and welcomes all questions concerning our proposal.

Sincerely,



Alicia Cochran
Account Executive
Associated Administrators, LLC

EXHIBIT A

Current Fee Per Month	12/01/2020 Through 11/30/2021	12/01/2021 Through 11/30/2022	12/01/2022 Through 11/30/2023
\$9,021	\$9,292	\$9,571	\$9,857
Monthly fee increase	\$271	\$279	\$287

12/01/2020 through 11/30/2023 Hourly Rates for New Regulatory Changes and
Implementation of New Vendors:

\$100/Hour – IT/Management

\$60/Hour – Supervisor

\$30/Hour – Regular Employee