



AGC Health Benefit Trust

Meeting of the Board of Trustees

AGC Oregon Columbia Chapter

August 29, 2019



Meeting Agenda
 Thursday, August 29, 2019
 11:00 am – 2:00 pm

Location: AGC Oregon-Columbia Chapter
 9450 SW Commerce Circle, Suite 200
 Wilsonville, OR 97070
 Conference Phone: +1 415-800-0748
 Conference ID: 715472
 Leader PIN: 031415

AGENDA	PRESENTER(S)
I. Call to Order	Norman Russell, Chairman of the Board
II. JD Fulwiler Introduction	Susan Taylor & Trisha Fulwiler, JD Fulwiler & Co. Insurance, Inc.
III. Administrative Items	
A. Approval of Minutes from May 08, 2019 (TAB 1)	Board of Trustees
B. Action Item Review	Autumn Cavalli, Willis Towers Watson
C. Approval of Sponsor Expense Report - Q2 2019 (TAB 2)	Ali Gadbaugh, AGC Oregon Columbia Chapter
IV. Legal Update	Bethany Bacci, Stoel Rives, LLP
V. General Agent's Report (TAB 3)	Autumn Cavalli & Bobby Otte, Willis Towers Watson
A. 2020 Master Contract Renewal	
1. Carrier Renewal & Experience Reporting	CJ Hudson, Shane Addis, & Meagan Rian Regence & LifeMap
2. Renewal Discussion & Recommendations	
3. Health Advocate Summary	
4. Wellness Program – 2019 Summary	
5. January 1, 2020 Gross-up Review	
VI. Administrator's Report	Paolo Cruz, Vimly Benefit Solutions Inc.
A. Membership Report (TAB 4)	
B. Financial Report (TAB 5)	
VII. Date for Next Meeting	
VIII. Action Item Review – Current Meeting	
IX. Adjournment	Norman Russell, Chairman of the Board



Meeting of the Board of Trustees
May 8, 2019

Trustees – In Attendance

Norman Russell, Chairman
Sarah Smith
Roger Silbernagel
Leigh Tapani

Trustees – Not Present

Mark Powell

Others in Attendance

Mike Salsgiver – Executive Director, AGC Oregon-Columbia Chapter
Ali Gadbaugh – Member Engagement Manager, AGC Oregon-Columbia Chapter (on the phone)
Autumn Cavalli – Senior Associate, Willis Towers Watson
Joe Soulagnet – Associate, Willis Towers Watson
Chris Rooney – Director, Willis Towers Watson
Bobby Otte – Executive VP, Willis Towers Watson
Erik Ryan – VP of Client Services, Vimly Benefit Solutions
Paolo Cruz – Account Manager, Vimly Benefit Solutions
C.J. Hudson – Sr. Account Executive, Regence
Shane Addis - Client Success Manager, Regence
Meagan Rian – Account Executive, LifeMap
Lee Colclasure – Signing Director. CliftonLarsonAllen LLP (on the phone)
Jonathan Claeys – Senior Relationship Manager, Columbia Threadneedle Investments (on the phone)

Call to Order

The meeting was called to order at 11:04 a.m. by Chairman Russell.

Trustee Update

Chairman Russell reported that Trustee Powell had sold his business and has resigned his position as a Trustee effective May 7, 2019.

The Board has invited Lance Landis from Landis & Landis, which has been an AGC OR member since 2009, to be a Trustee. Mr. Landis' appointment to the Board of Trustees will need to be approved by the AGC OR Executive committee and this is an agenda item on their meeting on May 31, 2019. Mr. Landis could not attend the meeting as he had a prior engagement.

Motion: It was moved, seconded, and carried for the Trustees to approve Lance Landis as an appointed Trustee effective immediately, contingent upon approval of the AGC OR Executive Committee.

Trust Business, General Agent

Chairman Russell stated that as a general business practice the Trust markets its vendors from time to time. He reported that at this time the Board is working on a Request for Proposal (RFP) for the Trust's General Agent, currently Willis Towers Watson, and that the RFP will be sent out as soon as it is finalized with Legal Counsel, most likely towards the end of 2019 or in 2020. Chairman Russell stated that this is not a reflection on Willis Towers Watson as they have done a good job as the Trust's General Agent. Willis Towers Watson will be included and will be asked to respond to the upcoming RFP.

Audit Report Update, CliftonLarsonAllen

Mr. Colclasure from CliftonLarsonAllen gave a Trust audit report update to the Board for the year ending on March 31, 2018 and went over the financial statements and the auditor's report which were previously sent out to the Trustees.

Mr. Colclasure stated that at the time of the meeting the report is already 13 months old since the end of the March 31, 2018 plan year. He added that the audit done in 2018 was the first time both him and his team, and Mr. Cruz and his team at Vimly, had worked on the AGC OR audit. This affected the timeliness of completion of the audit as it was completed just one day before the deadline. Mr. Colclasure stated that he will work with Vimly to start the process earlier in 2019, in May instead of August, so that they are able to complete the audit sooner in the year and present more relevant and timely information to the Board. Both Mr. Colclasure and Mr. Cruz committed to putting their best feet forward for the next audit in 2019 and complete the audit timely.

Investment Report, Columbia Threadneedle Investments

Mr. Claeys from Columbia Threadneedle Investments attended the meeting via phone and provided a performance summary of the Trust's two investment funds, the Columbia Balanced Fund and Columbia Short Term Bond Fund, for the first quarter of 2019 ending March 31, 2019.

The Columbia Balanced Fund Institutional Class shares returned 9.73% for the first quarter, outperforming the blended benchmark. The fund's benchmark, a 60%/40% blend of the S&P 500 Index and the Bloomberg Barclays U.S. Aggregate Bond Index,¹ returned 9.31% for the same period. The S&P 500 Index and the Bloomberg Barclays U.S. Aggregate Bond Index returned 13.65% and 2.94%, respectively.

The Columbia Short Term Bond Fund Institutional Class shares returned 1.86% for the three months ending March 31, 2019, outperforming the Bloomberg Barclays 1–3 Year Government/Credit Index by 65 basis points (bps), which returned 1.21%. The fund's exposures to spread products, including corporate bonds, asset-backed securities (ABS), and commercial mortgage-backed securities (CMBS) contributed to performance, as these sectors outperformed during the quarter, with positive excess returns relative to Treasuries. Within the corporate market, exposures to the finance, wireless and basic industries performed the best. Meanwhile, though all corporate sectors experienced positive excess returns, the non-corporate and electric sectors lagged the rest.

Chairman Russell asked whether Columbia Threadneedle recommends changes on how the investments are currently allocated. Mr. Claeys stated that there are no changes recommended as the investments are currently allocated in low-risk assets as part of a long-term investment strategy. Chairman Russell also pointed out that one of the top holdings of the Columbia Balanced Fund is with Phillip Morris International and that this may need to be revisited based on the nature of the Trust as a Health Benefit Trust.

Review and Approval of Prior Meeting Minutes

Motion: It was moved, seconded, and carried for the Trustees to approve the minutes from the January 17, 2019 meeting.

Action Item Review

Ms. Cavalli updated the Board on the action items from the last meeting on January 17, 2019. She reported that all items have been completed except for one ongoing item to update the Trustees on Willis Towers Watson's monthly meetings with Regence. Chairman Russell asked how the Willis Towers Watson meetings with Regence were going. Mr. Hudson from Regence stated that the meetings have been going well and multiple local Regence sales representatives have also been going out with Ms. Cavalli and Mr. Soulagnet to meet with brokers to produce more quotes and sales.

Sponsor Expense Reports

Ms. Gadbaugh presented the Sponsor Expense Reports for Q4-2018 and Q1-2019 for the Board's approval. She stated that the reports for both quarters were combined since the Q4-2018 report was for a small amount.

Motion: It was moved, seconded, and carried for the Trustees to approve the Sponsor Expense Reports for Q4-2018 and Q1-2019.

LifeMap Update and Travel Assistance Services

Ms. Rian updated the Board on the Trust's Life, AD&D, and Voluntary coverages through LifeMap. She reported that there were 3 claims paid in 2018, and one claim in 2019 to date.

Ms. Rian also gave a presentation on the Travel Assistance Services benefit with LifeMap that employees currently have access to through their Life benefit. She shared that this benefit is in partnership with AXA Assistance USA, Inc., and is available to anyone in the employee's household. The benefit covers employees traveling 100 miles or more from home for up to 120 days, and resources are available 24/7. The benefit provides assistance with translation services, legal referrals, help with lost or stolen passports and documents, emergency pet coordination replacement medication, medical transport and records transfer, return of companion, and repatriation of remains. She also shared that members can access services through a toll-free number within the US and a collect number outside of the US. Services must be authorized and arranged by AXA, and there is no reimbursement for out-of-pocket expenses as the services are not insurance.

Regence Empower

Mr. Addis gave a presentation on the Regence Empower product which will be available to any new AGC OR groups starting April 1, 2019 and will be rolled out to the rest of the Regence book of business by January 1, 2020. In his presentation Mr. Addis compared the current 360Me program with the new Empower Core program and highlighted the enhancements that would be beneficial to the Trust. Some of these enhancements include easier program accessibility through regence.com and a full Regence Empower mobile app, claims integration and weekly preventive exam tracking, one direct mailer included with the program cost, revamped reporting, and automatic member account creation. He also presented the well-being dashboard included in the Empower Core program and went over its features.

Mr. Addis then presented and went over various Empower buy-up packages and their features that are available to the Trust: Empower Prevent, Empower Plus, and Empower Custom. As next steps, Mr. Addis

recommended that the Trust continue discussions with Regence and Willis Towers Watson on new ways to incentivize well-being behaviors, revisit the current wellness incentives, and come up with new ways to promote the Trust wellness program.

Regence Utilization and Cost Review

Mr. Hudson reported on the Regence utilization and cost report for claims incurred in January 1, 2018 through December 31, 2018 and paid from January 1, 2018 through March 31, 2019.

A. Key Findings and Recommendations

Mr. Hudson reported on the following:

- Medical spend per member per month (PMPM) increased 20% from the prior period, however it is still 7% below the benchmark.
- Pharmacy spend PMPM decreased 5% from the prior period and is 24% below the benchmark. He recommends continuing the promotion of MedSavvy as a pharmacy cost transparency tool.
- Preventative care utilization is low as preventative exams are 21% lower than the Regence benchmark.
- Emergency Room (ER) utilization increased 23% from the prior period but is still 6% below the benchmark. He recommends considering MDLive to decrease ER utilization and educating members on alternatives to ER care.

B. Enrollment Overview

Mr. Hudson reported there has been a 10.1% increase on average membership from 2,093 in 2017 to 2,304 in 2018 which is driven by both new subscribers and dependents. Other highlights of his report include:

- The Trust's average contract size is at 1.96 which is close to the benchmark of 2.10
- 37.9% of membership is female
- Average age is 32.8
- 86% of subscribers are Male
- 89% of spouses are Female
- 2,201 members (95.5%) are in the PPO plans and enrollment in these plans increased 10.9% from the prior reporting period
- There are 31 members over the age of 65 in the current reporting period

C. Utilization and Cost Key Indicators

Mr. Hudson reported on the key indicators of utilization and cost. He stated that the medical trend increase is tied to high-cost cancer outpatient cases and high-cost inpatient neonatal cases. Highlights of his report include:

- Medical paid PMPM increased 20.1% from \$246.25 in 2017 to \$295.69 in 2018
- Pharmacy paid PMPM decreased 4.7% from \$56.37 in 2017 to \$53.75 in 2018
- The combined Medical and Pharmacy paid PMPM increased by 15.5% from 2017 to 2018
- Inpatient PMPM costs increased 9.9%, and 79% of the increase is driven by Newborn/Neonatal costs
- Outpatient PMPM costs increased 74.6%, and 71% of the increase is driven by Neoplasm/Cancer cost
- ER utilization increased 22.7% from the prior period and is 5.9% below the benchmark
- The Trust's avoidable ER rate of 10.9% is aligned with the benchmark of 10.7%

D. MDLive

Mr. Hudson gave a presentation on MDLive and went over claims savings opportunities for the Trust based on 2018 claims. He stated that out of actual claims costs totaling \$437,962 in 2018, the Trust would have had a potential claims savings of \$386,008 if all medically appropriate conditions were treated through telehealth rather than in-person options between January 1, 2018 through December 31, 2018 and discussed how the potential savings would have occurred.

Mr. Hudson stated that each MDLive encounter with a provider costs \$47 and the Trust can establish a cost-share with employees for this amount. He also shared that the Trust could implement a \$0 copay/cost-share as well which might help steer members into the service, however he recommends that employees have their skin in the game with some form of cost-share. He also shared that members who cannot be treated by an MDLive provider will not incur the cost of the telehealth encounter. Discussions on the member experience with the program followed.

Mr. Hudson stated that MDLive would cost \$0.90 per employee per month to the Trust. He also stated that he will put together a formal MDLive proposal to the Trust and present it to Willis Towers Watson for the next Trust renewal.

Mr. Rooney of Willis Towers Watson asked whether there are analytics available for MDLive which Regence can provide to the Board which would show the current Regence book of business utilization, registration analysis, and costs. Mr. Hudson stated he can provide this report to the Board. Mr. Rooney asked if implementing MDLive with the Trust would offset the medical premium at renewal. Mr. Hudson stated that this can be considered in the future since Regence will need at least 2 years of experience to be able to do an analysis on the return of investment of the program. He added that if the analysis shows no savings to the Trust the Trust could terminate the program, and this can be discussed more at renewal negotiations.

E. Top 10 High Cost Claimants

Mr. Hudson reported on high cost claimants and that 3 out of the top 10 high cost claimants are expected to have ongoing high costs. He also reported that 90% of the top 10 high cost claimants were reviewed by clinical management. He stated that high cost claimants have total paid claims of \$50,000 or more in the plan year, and that drivers and potential actionable steps may help to mitigate future claims.

F. Pharmacy Key Indicators

Mr. Hudson reported that Pharmacy PMPM costs have decreased 7.3% from the prior period and is 10.9% below benchmark. Specialty drugs accounted for 53.5% of pharmacy costs in the current period, compared to 46.4% in the prior period. He recommends continuing to promote Medsavvy as a pharmacy cost transparency tool.

G. Utilization Management

Mr. Hudson reported on the Trust's utilization management program with Regence. He stated that most cases that go through utilization management are approved, however Regence is cognizant of the Trust's plan spend on these services and is good at making sure members are getting the proper treatment for their conditions. He also reported that through the Radiology Quality Initiative program, 277 additional cases were reviewed by utilization management. Trustee

Tapani asked if Regence could provide some utilization management report and analysis to the Board. Mr. Hudson stated he can provide this report to the Board.

General Agent's Report

A. Renewal Results/Sales/Terms

Ms. Cavalli presented the Willis Towers Watson progress report and reported that as of May 1, 2019 the renewal retention rate of the Trust is 75%, compared to 68% during the same period in 2018. She stated that she is hoping that the retention rate would be in the mid-80% at the end of the year, based on the remaining renewals and the rate of new quotes and sales.

Ms. Cavalli reported that in 2019, there have been 168 quotes that had resulted in 7 sales and a 4.2% close ratio year-to-date. She stated that the goal for 2019 is to have a close ratio of 5-6% at the end of 2019.

B. Wellness Program Participation

Ms. Cavalli shared the Trust's wellness participation goal of 150 employees participating in the wellness program by July 31, 2019. As of March 31, 2019, 86 people have completed both their preventative exams and created an online Regence account, earning their incentives. She added that reminder emails and phone calls to group administrators are set to go out late May 2019 to employers who are close to receiving their wellness credit for the 25% minimum participation in the program.

C. Renewal Results/Sales/Terms

Ms. Cavalli reported that the year-to-date retention rate for January 2019 is 70.4%. 27 groups were up for renewal, 19 renewed, 5 groups were new, and 8 groups terminated, for a total of 24 participating groups in January 2019. She stated that the January 2019 retention rate is higher than the entire year of 2018 which closed out with a 70% retention rate.

Ms. Cavalli also reported that as of January 2019 Regence added 35 new rate bands to help keep the AGC OR Trust competitive and rebuild from the 2018 membership loss.

Ms. Cavalli reported that in 2018 they had 302 quotes and 12 new sales which resulted in a 4% close ratio, compared to a 9.4% close ratio in 2017. In 2019 year-to-date, there have been 95 quotes and 5 new sales which is a 5.3% close ratio. Further discussion on the how the Trust can maximize their current broker relationships and how to improve the current quote to sales ratio commenced.

Mr. Rooney introduced himself and talked about his role with Willis Towers Watson, and how he will be involved in the next renewal strategy to help the Trust be as competitive as it can be by getting to the best deal with Regence. Trustee Tapani asked Mr. Rooney if he had been involved in the previous 3 renewals and if Mr. Rooney can make the renewals easier for the Trustees to understand. Mr. Rooney stated that he had not been involved in the past renewals. He continued by discussing the concepts and factors that go into renewals, specifically the concept of "trend" which is the main driver of health care costs year over year, as opposed to the increase in unit costs of services such as office and emergency room visits. He also discussed the process of underwriting and the different ways of underwriting can affect renewals, and how the Board can determine what works best for the Trust.

Mr. Salsgiver asked if there is a “best” Association Health Plan (AHP) model nationally which the Trust can use as a template to operate, given the current turbulent nature of the AHP marketplace especially in Oregon. Mr. Otte stated that there isn’t a standard model of operating an AHP since each AHP is unique based on size, enrollment, funding, etc., and there wouldn’t be a direct comparison with the AGC OR Trust. Mr. Otte added that it is up to the Board to take things they have learned in the past and look to other AHPs in the country to see what works best for the Trust.

Ms. Cavalli asked the Trustees if they should market the coverages with Regence prior to getting the Regence renewal in August 2019 since this was done in 2018 as well. Chairman Russell stated that he thinks the Board must do this as due diligence for the members, however he also asked if there is any reason they shouldn’t go to market. Mr. Rooney stated that the Trust should market its coverages when the Board doesn’t think they are getting fair renewals from their carriers or if the carriers are not being good partners.

D. 2019 Communications Plans

Mr. Soulagnet presented their 2019 communications plans which includes their broker communication strategy, Wellness communications campaign, Employee Assistance Program communication campaign, and Health Advocate communications campaign.

Administrator’s Report

A. Membership Report

Mr. Cruz reported on the Trust membership as of May 2019:

- There are 60 employers as May 2019. Ms. Cavalli stated that there are actually 61 groups however one group was not captured in the Vimly report due to timing of the group’s effective date of June 1, 2019.
- 1,027 total employees and 2,037 total members
- 8 COBRA members
- 10 groups have terminated in 2019 and there were 6 new groups year to date. January is the month when most groups are up for renewal and when we see most of the year’s membership change.
- Membership age data shows the Trust has 449 employees between the ages of 0-39, 484 employees between the age of 40-59, and 94 members age 60 and over. 43% of membership is under 40 years old which shows a younger workforce.
- Employers within the Trust are choosing a variety of benefits for their coverage lineups in addition to medical coverage.
 - 42% of employers elect dental coverage.
 - 50% of employers elect vision coverage.

B. Financial Report

Mr. Cruz reviewed the Trust’s second quarter financials for the plan year ending March 31, 2019. Cash with Heritage Bank is at \$108,003 and the current value of the investments is \$1,091,853. Total assets are \$1,274,410 and total liabilities and benefit obligations during the period total \$81,119. The resulting net assets available for benefits over benefit obligations were \$1,135,222.

Total employer contributions for the current period was \$2,872,356 and total deductions were \$2,838,737, which leaves the Trust with net assets available for benefits at \$33,619 for the current period. Mr. Cruz stated that year-to-date the Trust has \$23,793 net assets available for benefits which is good since previous years have resulted in deficits. He also said that Vimly will monitor this and work with the Trust on a strategy if it starts running on a deficit.

Date for Next Meeting

The next meeting will be on Thursday, August 29, 2019 at 11:00 am to 2:00 pm.

Adjournment

With no additional items for discussion, Chairman Russell adjourned the meeting at 2:03 pm.

Oregon - Columbia Chapter AGC of America, Inc.

www.agc-oregon.org
9450 SW Commerce Circle, #200
Wilsonville, OR 97070

Invoice

Invoice #: 600004
Invoice Date: 8/22/2019
Due Date: 9/6/2019
Project:
P.O. Number:

Bill To:
AGC Health Trust

Description	Hours/Qty	Rate	Amount
2019 Q2 Staff Time - M Salsgiver	15	75.00	1,125.00
2019 Q2 Staff Time - A Gadbaugh	10	55.00	550.00

Total	\$1,675.00
Payments/Credits	\$0.00
Balance Due	\$1,675.00

General Agent's Report

AGC Health Benefit Trust Board of Trustees Meeting



Thursday, August 29, 2019

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Section 1: Carrier Renewals & Experience Reporting¹⁴



August 1st, 2019

Autumn Cavalli
Willis of Oregon
222 SW Columbia Street, Suite 600
Portland, OR 97201

RE: AGC Health Benefit Trust
Parent ID #: 800000016
Renewal Effective Date: January 1st, 2020

Dear Autumn:

I am pleased to enclose for your review details on the January 1st, 2020 renewal for the AGC Health Benefit Trust. Several resources are included for your review:

- Renewal Documents:
 - Fully Insured Rate Summary
 - Cost Containment Reporting
 - Experience Reporting
 - High claimant Reporting
 - Top Medications Reporting
- Value Added Programs:
 - MDLive
 - Wellness - Regence Empower
- Ancillary Products
 - LifeMap Dental
 - LifeMap Vision

Fully Insured Rate adjustment for January 1st, 2020:

- Based on the group's claims experience incurred from 5/1/2018 – 4/30/2019, and paid through 6/30/19 the rate adjustment offered is as follows:

○ Medical:	+12.00% increase (over current)
○ <u>Pharmacy:</u>	<u>-1.98% decrease (over current)</u>
○ Total:	+9.85% increase (over current)
- Groups with over a 100% loss ratio will receive additional band adjustments. The band adjustments will be provided soon.



Contributing Factors to fully insured rating decision:

- Medical and Pharmacy costs are rising with several factors in play including high claimants, rises in utilization, continued use of specialty medications and rising generic drug costs.
 - Multiple high claimants continuing into the next plan year:
 - Chronic Lymphocytic Leukemia - \$180,000 in estimated future spend
 - Malignant neoplasm of colon- \$175,000 in estimated future spend
 - Malignant neoplasm of the breast- \$125,000 in estimated future spend
 - Malignant neoplasm of lung - \$125,000 in estimated future spend
 - Malignant neoplasm of ovaries - \$100,000 in estimated future spend
 - Acute Promyelocytic Leukemia - \$100,000 in estimated future spend
 - Multiple high cost medications continuing into the next plan year:
 - Arthritis - \$171,000 for continued use of Humira / Humira Pen
 - Leukemia - \$165,000 for continued use of Calquence
 - Plaque Psoriasis – \$98,000 for continued use of Stelara
 - HIV/AIDS - \$43,000 for continued use of Truvada

Value Added Programs & Solutions to Controlling Costs:

- We have programs available to the trust that could also help lower their spend over time. Please see the items under “Value Added Programs” for details on these programs.
 - MDLive: Primary care telehealth puts health care at your fingertips. Talk to any of MDLive’s board certified doctors any time by phone, video, or through the app, 24 hours a day! We have included this program as a line item in the renewal calculation. The cost of the program will be mitigated by improved utilization which helps offset future renewals.
 - Wellness – Regence Empower: Regence is enhancing its Wellness offering in 2020 with Empower. The Trust has a custom Wellness offering with us right now and our wellness team will be working with you to ensure the new offering meets the Trust’s requirements. I have included a flyer for your reference that details the base offerings of the program. We have updated the pricing in the renewal to reflect the changes to the product.

Ancillary Products:

- Given the trusts current relationship with LifeMap for basic life and AD&D products, we would like to pursue other ancillary lines of coverage as well, particularly dental, vision. If there is interest I could work to offer comparable plans and products to what they have now at competitive prices. LifeMap rates and network offerings are among the best in Oregon and may provide the trust with additional savings. Please see the included brochures for ancillary lines.

Retro Refunding Contract:

- We will provide a true up summary at the end of the calendar year to determine if the Trust was eligible for any refund.

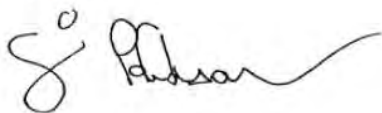
Benefit & Contract Updates:

- Please refer to the 2020 Summary of Benefit Changes and Contract Language Clarifications document for any changes. The document is forthcoming.

Summary:

We look forward to working with you in servicing the AGC Health Benefit Trust. If you have any questions, please feel free to contact me at (503) 553-4432 or christopher.hudson@regence.com

Respectfully,



C.J. Hudson, MBA, CSFS, REBC
Senior Sales & Account Manager, Labor & Trust
Regence BlueCross BlueShield of Oregon

Rate Renewal Calculation for AGC HEALTH BENEFIT TRUST

Plan: Regence BlueCross BlueShield of Oregon
Group Id: 800000016
Quote Id: 0029155-01
Renewal Period: January 1, 2020 to December 31, 2020
Experience Period: May 1, 2018 to April 30, 2019 , claims paid through June 30, 2019
Funding Arrangement: Prospective
Status: Not Grandfathered

Enrollment				Medical	Rx	Med/Rx
1. Current Subscribers				1,005	1,005	1,005
2. Current Members				1,954	1,954	1,954
3. Experience Period Subscriber Months				10,877	10,877	10,877
4. Experience Period Member Months				20,586	20,587	20,586
5. Experience Period Average Members per Subscriber				1.94	1.94	1.94
Claims						
6. Incurred Claims				\$6,211,720	\$1,076,627	\$7,288,347
7. Claim \$ Exceeding Pooling Point of \$200,000				(\$222,580)	(\$25)	(\$222,605)
8. Incurred but not Paid				\$161,486	\$0	\$161,486
9. Total Incurred Claims				\$6,150,626	\$1,076,602	\$7,227,228
10. Total Incurred Claims PMPM				\$298.78	\$52.30	\$351.08
Adjusted Incurred Claims						
11. Product Mix/Benefit Adjustment				(\$1.50)	\$0.00	(\$1.50)
12. Age/Gender Adjustment				\$2.97	\$1.05	\$4.02
13. Adjusted Incurred Claims PMPM				\$300.25	\$53.35	\$353.60
Projected Claim Costs						
14. Months of Trend				20.0	20.0	20.0
15. Annual Trend				9.46%	8.61%	9.33%
16. Applied Trend Factor				1.1626	1.1476	1.1603
17. Trended Incurred Claims PMPM				\$349.07	\$61.22	\$410.30
18. Actuarial Margin For Claims Fluctuation				\$3.49	\$0.62	\$4.11
19. Health Care Reform Mandate				\$0.35	\$0.00	\$0.35
20. Pool Charge @ \$200,000	PMPM	\$39.56		\$38.69	\$0.87	\$39.56
21. Total Adjusted Incurred Claims				\$391.60	\$62.71	\$454.32
22. Adjustment for Prior Year Blend	Weighting	30%		(\$30.33)	(\$0.16)	(\$30.49)
23. Total Projected Credible Claims				\$361.27	\$62.55	\$423.82
Projected Retention Costs						
24. Administration	PMPM	\$45.79		\$45.79	\$0.00	\$45.79
25. Broker Commission				\$0.00	\$0.00	\$0.00
26. Total Retention Cost				\$45.79	\$0.00	\$45.79
27. Projected Cost PMPM				\$407.06	\$62.55	\$469.61
Rate Adjustment Needed				11.05%	-6.36%	8.37%
State and Federal Taxes/Fees						
28. Premium Tax	Percent	2.00%		\$8.53	\$1.30	\$9.83
29. Health Insurer Fee	Percent	2.50%		\$10.66	\$1.63	\$12.29
30. Total Government Taxes/Fees				\$19.19	\$2.93	\$22.12

31. Projected Cost with Taxes/Fees PMPM			\$426.25	\$65.48	\$491.73
32. Projected Cost with Taxes/Fees Aggregate			\$9,994,710	\$1,535,375	\$11,530,085
33. Current Premium (No Program Premium) PMPM			\$366.55	\$66.80	\$433.35
34. Current Premium (No Program Premium) Aggregate			\$8,594,888	\$1,566,398	\$10,161,286
35. Rate Adjustment Needed with Taxes/Fees			16.29%	-1.98%	13.47%
36. Regence Empower Incent (Employees Only)	PEPM	\$3.00	\$36,180	\$0	\$36,180
37. Telehealth - MDLive	PEPM	\$0.90	\$10,854	\$0	\$10,854
38. Rate Adjustment with Optional Programs			16.40%	-1.98%	13.57%
39. Rate Adjustment Recommended after rate band adjustments			12.00%	-1.98%	9.85%
40. Projected Adjusted Cost PMPM			\$412.08	\$65.48	\$477.56
41. Projected Adjusted Cost Aggregate			\$9,662,486	\$1,535,375	\$11,197,861

Renewal Assumptions and Conditions

Group Name: AGC HEALTH BENEFIT TRUST

Group Id: 800000016

Quote Id: 0029155-01

Rates Effective: January 1, 2020 through December 31, 2020

1. All rates are guaranteed for the twelve month period beginning January 1, 2020 through December 31, 2020, except in the case of:
 - * Government mandated benefit change;
 - * New or revised government taxes;
 - * An amendment of the benefit plan or contract;
 - * A business reorganization (e.g., acquiring, merging or selling a portion of the business operation) resulting in a +/- 10% enrollment change; or
 - * Any change in employer contribution, employee eligibility, or probationary period.
2. The census used in the rate calculation follows:
Medical 1,005 Subscribers, 1,954 Members
3. Dependent eligibility must flow through the enrolled subscriber.
4. Effective January 1, 2014, Affordable Care Act (ACA) requires that probationary period does not exceed 90 days.
5. The Group maintains the current contribution schedule. Regence has the right to non-renew any group that does not meet the standard minimum employer contribution at time of renewal: 50% of the employee rate.
6. Regence has the right to non-renew any group that does not meet the standard minimum participation at the time of renewal: 75% of eligible employees.
7. All rates released in this renewal assume Regence is the sole carrier for the Group's healthcare coverage.
8. Rates within this offer are based on at least 50% of the enrolled employees residing in the Regence and its affiliated service areas. "Affiliates service areas" refers to geographic areas served by Asuris Northwest Health, Regence BlueCross BlueShield of Oregon, Regence BlueShield of Idaho, Inc., Regence BlueCross BlueShield of Utah, and /or Regence BlueShield.
9. Rates exclude broker commission.
10. No member is allowed to opt off coverage in lieu of compensation.
11. The quoted rates assume that Regence will not be subject to the benefit or administrative mandates of any other state. In the event that a benefit or administrative mandate is applicable or imposed upon us, we reserve the right to immediately re-evaluate our underwriting position.
12. The rates assume a true employee/employer relationship and that Regence would be contracting with one legal entity. Prior to enrollment, proof may be required documenting that this group is one legal contracting entity.
13. Rates assume standard reporting. Any customized reporting required by the broker/Group may result in additional fees.
14. Employer must disclose to Regence any policies that would offset the member's deductible and/or coinsurance. Regence reserves the right to adjust rates accordingly.
15. Minimum enrollment on any one option for dual option benefits is 15% of total enrollment.
16. If multiple options are implemented without a qualified HDHP, the high option rate can be no more than 15% higher than the low option rate.



- 17. If multiple options are implemented with a qualified HDHP, the high option rate can be no more than 30% higher than the HDHP rate.
- 18. Regence Underwriting guidelines apply.
- 19. Acceptance of this offer (with or without changes) is required no later than 15 days prior to the effective date. No retroactive changes are allowed. Our offer expires 30 days from the release date. The Group's master application must be completed, signed by the Group or group representative, and submitted to Underwriting for review no later than 15 days prior to the effective date of the contract. Failure to provide complete, signed paperwork in a timely manner will result in non-issuance of the contract.
- 20. Regence reserves the right to rerate if any of these assumptions are changed.
- 21. Association is rated as one large group as a whole.
- 22. Effective September 23, 2010, the Patient Protection and Affordable Care Act prohibits employers from discriminating in favor of highly compensated individuals as set forth in Internal Revenue Code section 105(h) and implementing regulations. Regence is unable to determine whether a plan discriminates in a way that violates the new law because it does not have access to information such as corporate structure, employee salaries, stock ownership, length of service, percentage of premiums paid by the employer, etc. Because the new law imposes fines on employers with discriminatory plans, Regence recommends that employers obtain tax and/or legal advice to ensure they comply with nondiscrimination requirements.

EMPLOYER ACCEPTANCE

I acknowledge that this document includes all selected benefit options and rates associated with these benefits. Furthermore, I agree to the effective date of coverage, contingencies and assumptions listed in this document.

Authorized Signature: _____

Date: _____

Experience Summary by Coverage - Current Period

Post Date : 06/30/2019

Metrics : (Contract Months, Member Months, Reporting Case Count, Premium/Fees, Covered Charges Amount, Paid Claims, Paid PCPM, Paid PMPM, Loss Ratio)

Rows : (Coverage Category, Paid Date)

Columns : (Metrics)

Coverage Category : Exclude (Vision)

Parent Group : (800000016 - AGC HEALTH BENEFIT TRUST)

Rolling Year w/ Runout (2) : (May 2018 - Apr 2019)

Coverage Category	Contract Months	Member Months	Reporting Case Count	Premium/Fees	Covered Charges Amount	Paid Claims	Paid PCPM	Paid PMPM	Loss Ratio
Medical									
May 2018	1,147	2,246	1,096	\$763,726.61	\$310,138.75	\$132,861.57	\$115.83	\$59.15	17.40%
Jun 2018	1,162	2,281	2,624	\$776,337.57	\$1,085,206.81	\$575,021.93	\$494.86	\$252.09	74.07%
Jul 2018	1,176	2,322	8,772	\$791,172.37	\$1,405,750.22	\$722,226.78	\$614.14	\$311.04	91.29%
Aug 2018	1,227	2,439	3,343	\$834,602.71	\$1,044,126.35	\$486,290.09	\$396.32	\$199.38	58.27%
Sep 2018	1,234	2,446	5,197	\$837,858.21	\$1,399,035.00	\$722,824.16	\$585.76	\$295.51	86.27%
Oct 2018	1,236	2,455	9,599	\$839,886.22	\$1,506,450.55	\$787,965.20	\$637.51	\$320.96	93.82%
Nov 2018	1,279	2,518	3,153	\$863,158.47	\$1,363,979.38	\$762,680.24	\$596.31	\$302.89	88.36%
Dec 2018	1,188	2,257	4,456	\$789,777.84	\$1,445,112.30	\$727,873.27	\$612.69	\$322.50	92.16%
Jan 2019	1,056	2,025	2,521	\$717,954.85	\$1,252,860.60	\$572,368.25	\$542.02	\$282.65	79.72%
Feb 2019	1,059	2,042	16,772	\$722,406.31	\$1,192,275.31	\$591,550.93	\$558.59	\$289.69	81.89%
Mar 2019	1,021	2,030	3,435	\$714,820.90	\$1,503,069.19	\$749,696.26	\$734.28	\$369.31	104.88%
Apr 2019	1,016	2,031	3,483	\$717,576.54	\$1,377,333.83	\$634,151.37	\$624.16	\$312.24	88.37%
May 2019			10,894		\$697,916.28	\$335,582.65			
Jun 2019			272		\$289,431.16	\$122,879.89			
Total Medical	13,801	27,092	75,617	\$9,369,278.60	\$15,872,685.73	\$7,923,972.59	\$574.16	\$292.48	84.57%
Prescription Drugs									
May 2018	1,147	2,246	1,254	\$139,945.25	\$241,443.17	\$114,002.34	\$99.39	\$50.76	81.46%
Jun 2018	1,162	2,281	1,322	\$142,513.33	\$249,714.84	\$118,305.24	\$101.81	\$51.87	83.01%
Jul 2018	1,176	2,322	1,315	\$145,834.20	\$262,901.70	\$126,085.90	\$107.22	\$54.30	86.46%
Aug 2018	1,227	2,439	1,417	\$154,932.75	\$258,658.11	\$120,483.22	\$98.19	\$49.40	77.76%
Sep 2018	1,234	2,446	1,381	\$155,615.18	\$277,807.27	\$130,002.16	\$105.35	\$53.15	83.54%
Oct 2018	1,236	2,455	1,468	\$156,729.45	\$268,702.46	\$120,507.43	\$97.50	\$49.09	76.89%
Nov 2018	1,279	2,519	1,431	\$163,499.56	\$283,121.67	\$136,988.55	\$107.11	\$54.38	83.79%
Dec 2018	1,188	2,257	1,371	\$154,902.59	\$319,935.19	\$140,151.18	\$117.97	\$62.10	90.48%
Jan 2019	1,056	2,025	1,193	\$133,365.03	\$272,711.72	\$131,310.55	\$124.35	\$64.84	98.46%
Feb 2019	1,059	2,042	1,021	\$134,175.43	\$201,694.72	\$91,043.94	\$85.97	\$44.59	67.85%
Mar 2019	1,021	2,030	1,112	\$131,440.66	\$235,992.74	\$103,999.67	\$101.86	\$51.23	79.12%
Apr 2019	1,016	2,031	1,104	\$131,276.10	\$262,365.73	\$129,618.13	\$127.58	\$63.82	98.74%
May 2019			66		\$16,439.07	\$11,067.55			
Jun 2019			2		\$423.59	\$21.44			
Total Prescription Drugs	13,801	27,093	15,457	\$1,744,229.53	\$3,151,911.98	\$1,473,587.30	\$106.77	\$54.39	84.48%
Total: Selected Filter(s)	27,602	54,185	91,074	\$11,113,508.13	\$19,024,597.71	\$9,397,559.89			84.56%

Section 2: Renewal Discussion & Recommendations

Market Summary

Below is a high-level summary of the markets we approached on your behalf. We have indicated which quotes are included in the detailed summary based on what most aligns with the strategic direction you gave us in our pre-renewal strategy discussion. If you would like a copy of any quote received, please let us know and we will provide it to you.

Carrier name	Line(s) of business	Responses	Compensation	Additional compensation
Regence	Medical/Rx	Renewal Provided (Included)	-	-
Standard Insurance Company	Dental/Vision	Renewal Provided	-	-
BPA Health	EAP	Renewal Provided		
LifeMap	Group Life/AD&D	Renewal Provided	-	-
Health Advocate	Advocacy Services	Renewal Provided	-	-
<i>LifeBalance</i>	<i>Lifestyle/Discount Program</i>	<i>Renewal Provided</i>	-	-

The compensation that will be paid to Willis will vary based on the insurance contract it sells. Depending on the insurer and insurance contract you select, compensation may be paid by the insurer selling the insurance contract or by another third party. Such compensation may vary depending on several factors, including the insurance contract and insurer you select. In some cases, other factors such as the volume of business Willis provides to the insurer or the profitability of insurance contracts Willis provides to the insurer also may affect compensation. Upon request, Willis will provide you with additional information about the compensation Willis expects to receive based in whole or in part on your purchase of insurance, and (if applicable) the compensation expected to be received based in whole or in part on any alternative quotes presented to you.

Selection of Coverage

This proposal is presented in conjunction with the Standard Terms and Conditions for Human Capital Accounts which is enclosed.

Please review the details of the quotes included to ensure that these meet your expectations. Should you have any questions about the quotes or concerns about what is included in this summary, please let us know at once. Please provide us with your selection of coverage. We will confirm the details of this selection in writing with you and the carrier.

A.M Best Company Rating Information

A.M. Best is the most widely recognized authority on the evaluation and rating of insurance companies based in part upon their financial strength and policyholder’s surplus. The Best’s rating for the company(ies) we are including in this proposal are:

Carrier name	Rating	Financial size	Date of rating
Regence	A	XV Stable	August 28, 2018
Standard Insurance Company	A	XIV Stable	August 13, 2019
BPA Health	N/A	-	-
LifeMap	A	VII Stable	August 28, 2018
LifeBalance	N/A	-	-
Health Advocate	N/A	-	-

As professional agents/brokers it has long been our established policy to make every effort to deal only with companies having a Best's Rating of A++, A+, A or A-, which are the four highest ratings available, and a minimum of \$50 million in Policyholders' Surplus. It must be noted that neither Willis of Oregon, Inc. nor any affiliated company guarantees the financial solvency of any insurance carrier. The following list outlines the A.M. Best Company rating scale and associated descriptions.

Financial Strength Ratings

An A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders.

A.M. Best Rating			
A++, A+	Superior	C++, C+	Marginal
A, A-	Excellent	C, C-	Weak
B++, B+	Very Good	D	Poor
B, B-	Good	E	Under Regulatory Supervision
		F	In Liquidation

Financial Size Categories

A.M. Best assigns each letter rated insurance company a Financial Size Category. This is designed to provide a convenient indicator of the size of a company in terms of its statutory surplus and related accounts.

Financial size categories (in millions of U.S. dollars)			
Class I	Up to 1	Class IX	250 to 500
Class II	1 to 2	Class X	500 to 750
Class III	2 to 5	Class XI	750 to 1,000
Class IV	5 to 10	Class XII	1,000 to 1,250
Class V	10 to 25	Class XIII	1,250 to 1,500
Class VI	25 to 50	Class XIV	1,500 to 2,000
Class VII	50 to 100	Class XV	Greater than 2,000
Class VIII	100 to 250		

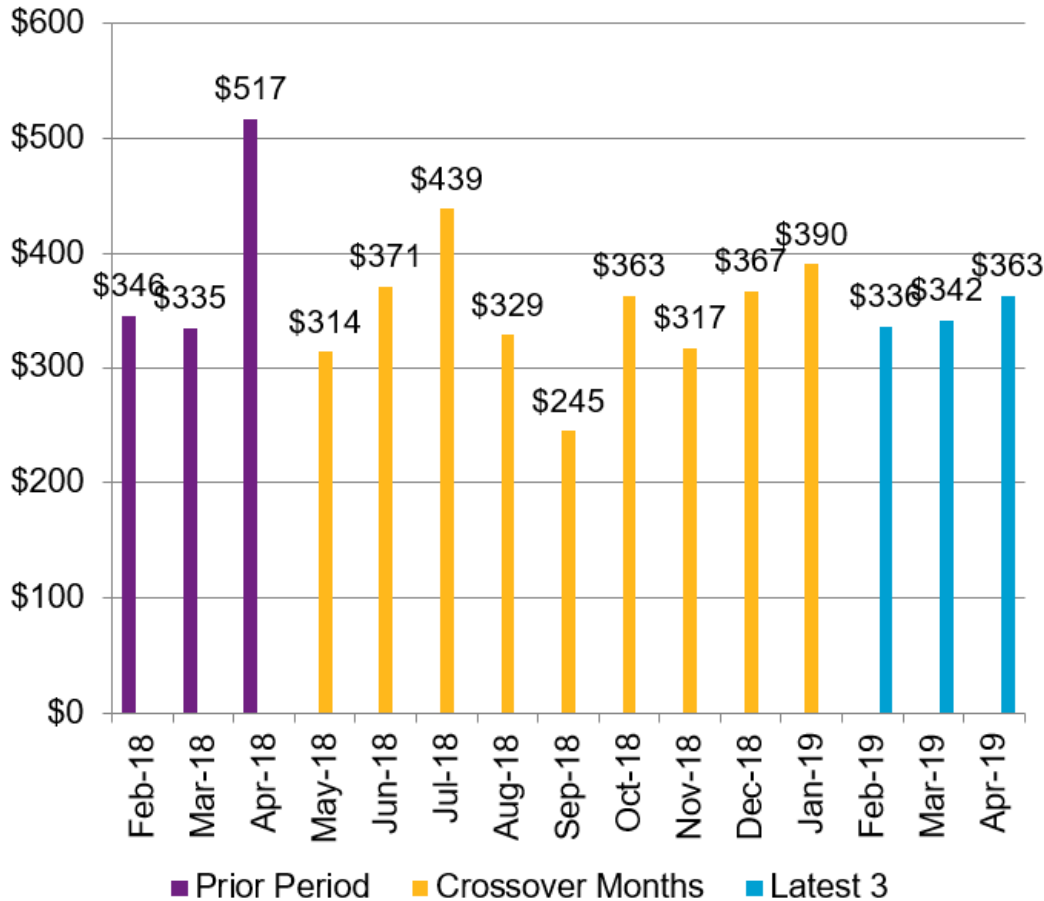
Renewal Summary and Marketing Results

Carrier name	Line(s) of coverage	Marketed?	Renewal proposal	Previous year's renewal proposal	Recommendation for renewal
Regence	Medical/Rx	No	13.47% 9.85% Base	11.77% 9.91% Base	Renew as is
Standard Insurance Company	Dental/Vision	No	Dental: -10% Vision: -10%	Dental: Rate Pass Vision: Rate Pass	Renew as is
LifeMap	Group Life/AD&D Accident/ Voluntary Life	No	Rate Pass	Rate Pass	Renew as is
BPA Health	EAP	No	Rate Pass	Rate Pass	Renew as is
Health Advocate	Advocacy Services	No	\$0.05PEPM Increase	-\$0.20PEPM Decrease	Renew as is
LifeBalance	Lifestyle/Discount Program	No	Rate Pass (\$0.80 PEPM)	Rate Pass (\$0.80 PEPM)	Renew as is

Medical and Prescription Claim Data

Per Member Per Month (PMPM)

Paid Claims by Month – Trailing 12

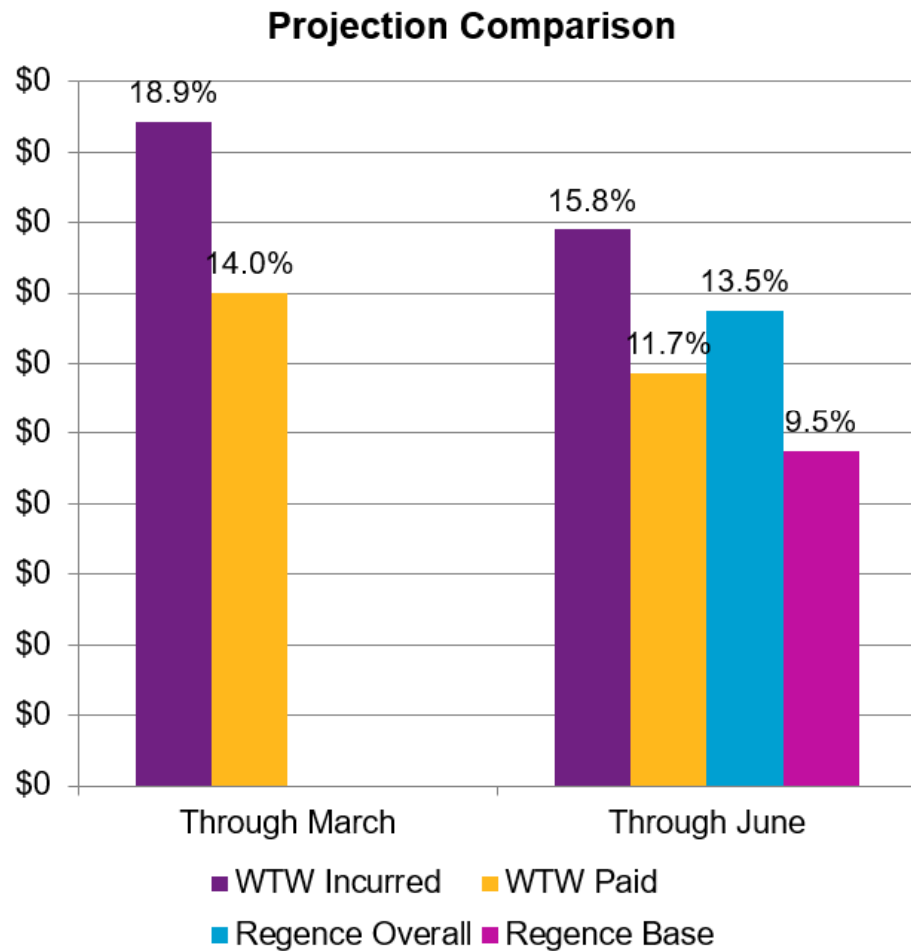


Assumptions

- Experience Period – Rolling 12
 - Incurred May 18 – Apr 19/Paid Jun 19
 - \$346.90 PMPM (Per Member Per Month)
 - Improved over last 3 months
 - Through January, \$358.18
- Prior Periods (through January)
 - 2017-2018: \$316
 - 2016-2017: \$291

Renewal Projection Comparison

Medical and Prescription Drug Premiums



Notes

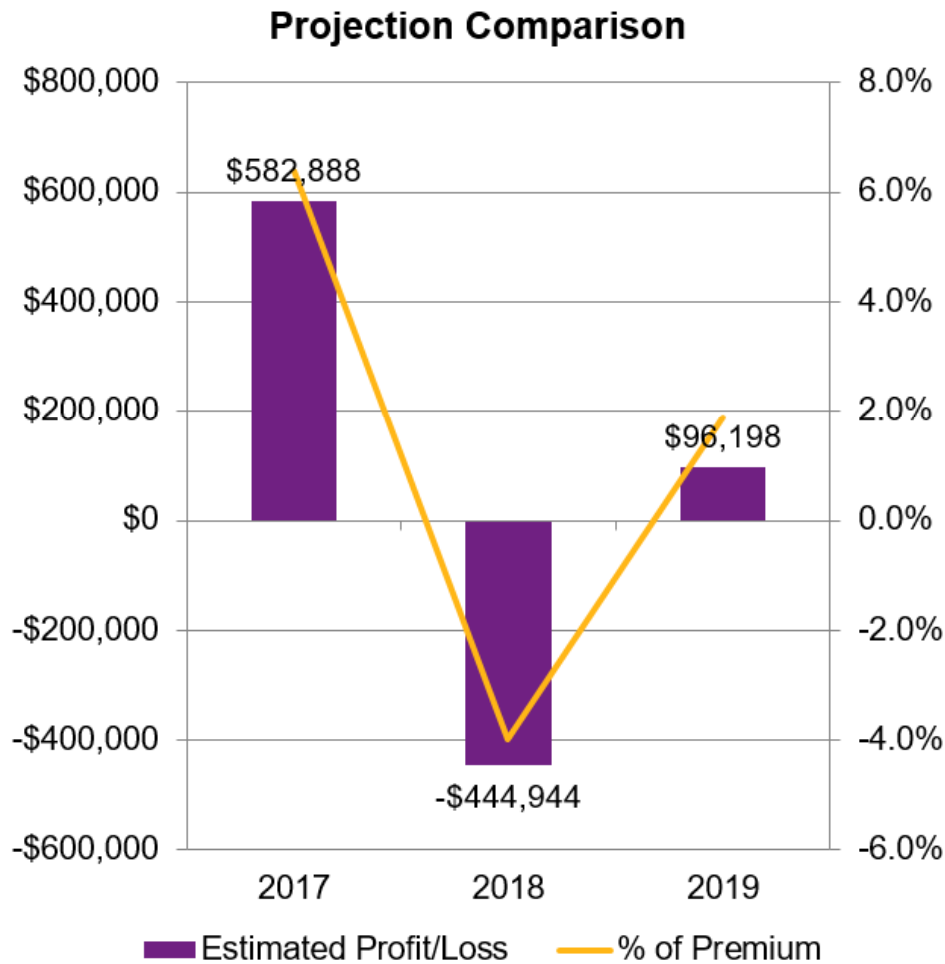
- ACA Tax in 2020: 2.5%
 - Not applicable in 2019
- \$223k in Pooled Claims
- 9.3% Trend (Medical/Rx)
- 10.7% Pooling Increase
- 2.9% Admin Increase

Distribution

- Standard groups receive 9.5%
- 100%+ Loss Ratio get larger increase
 - 10 at time of renewal
- Leeway for individual group renewals
 - Lower than 9.5%
 - Value in current year ~1% of premium

Estimated Regence Profitability

Paid Claims vs Premium by Plan Year 2017 - 2019



Assumptions

- Gross claims basis
- Target loss ratio based on Regence renewal calculations, Net of
 - Administration
 - Health Insurer tax (when applicable)
 - State Premium Tax (when applicable)
- Target loss ratio by year
 - 2017: 88.4%
 - 2018: 85.0%
 - 2019: 88.1%

WillisTowersWatson **Standard Terms and Conditions for Human Capital Accounts**

Please note the following terms and conditions related to your decision to utilize Willis Towers Watson to purchase insurance coverage, products and/or services:

Services and Responsibilities

The services we provide to you will rely in significant part on the facts, information and direction provided by you or your authorized representatives. In order to make our relationship work, we must each provide the other with accurate and timely facts, information and direction as is reasonably required. You must provide us with complete and accurate information regarding your loss experience, risk exposures, and changes in the analysis or scope of your risk exposures and any other information reasonably requested by us or insurers. It is important that you advise us of any changes in your business operations that may affect our Services, the insurance coverages, or other services we place for you. If you have any doubt about what information is material, please ask us inasmuch as failure to provide accurate and current information could adversely impact your insurance coverage.

We will assess the financial soundness of the insurers we recommend to provide your coverages based on publicly available information, including that produced by well-recognized rating agencies. Upon request, we will provide you with our factual analysis of such insurers. We cannot, however, guarantee or warrant the solvency of any insurer or any intermediary that we may use to place your coverage.

The final decisions with respect to underwriting submissions and all matters relating to your insurance coverages and employee benefits program are yours. We will procure the insurance coverage and services chosen by you, assist in confirming coverage, and review and transmit policies to you.

We will review all policies and endorsements for the purpose of confirming their accuracy and conformity to negotiated specifications and your instructions and advise you of any errors in, or recommended changes to, such policies. You agree that you will also review all such documents and advise us of any questions you have or of any document or provision which you believe may not be in accordance with your instructions as soon as possible, and in no event longer than two weeks, after you receive them.

We will meet, as requested by you, with your representatives to explain coverage and policies. We will promptly respond to your requests for coverage information, analysis of changing market conditions, and assistance in reporting subsequent changes in information to insurance companies and service providers.

In our capacity as employee benefits professionals, we do not provide legal or tax advice. We encourage you to seek any such advice you want or need from competent legal counsel or tax professionals.

Confidentiality

We will treat information you provide us in the course of our professional relationship as confidential and will use it only in performing services for you. We may share this information with third parties as may be required to provide services. We may also disclose this information to the extent required to comply with applicable laws or regulations or the order of any court or tribunal. By providing us with data, you agree and represent that you are fully authorized to possess that data and to provide it to us, and further that we are fully authorized to obtain, maintain, process and transfer such data in a commercially reasonable manner and as we reasonably deem advisable in order to provide our services. In so doing, we agree that we will comply with all applicable privacy laws, and that we have implemented and will maintain commercially reasonable and appropriate security measures in order to protect sensitive information from unauthorized use or disclosure. Records you provide us will remain your property and will be returned to you upon request, although we will have the right to retain copies of such records to the extent required in the ordinary course of our business or by law. You will treat any information we provide to you, including

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data, recommendations, proposals, or reports, as confidential, and you will not disclose it to any third parties. You may disclose this information to the extent required to comply with applicable laws or regulations or the order of any court or tribunal. We retain the sole rights to all of our proprietary computer programs, systems, methods and procedures and to all files developed by us.

Willis Towers Watson represents and warrants that, with respect to the personal information of any Massachusetts resident, (1) it has and is capable of maintaining appropriate security measures to protect Personal Information consistent with 201 CMR 17.00 and any applicable federal regulations; and (2) as of the Agreement Effective Date, it has and will at all times during the term of this Agreement, maintain a comprehensive written information security program that complies with applicable privacy and data security laws. Willis Towers Watson's information security program shall contain at least the following:

- Reasonable restrictions upon physical access to records containing personal information and storage of such records and data in locked facilities, storage areas or counters.
- Regular monitoring to ensure that the comprehensive information security program is operating in a manner reasonably calculated to prevent unauthorized access to or unauthorized use of personal information; and upgrading information safeguards as necessary to limit risks.
- Reviewing the scope of the security measures at least annually or whenever there is a material change in business practices that may reasonably implicate the security or integrity of records containing personal information.
- Documenting responsive actions taken in connection with any incident involving a breach of security, and mandatory post-incident review of events and actions taken, if any, to make changes in business practices related to protection of personal information.

In the event that you or any of the benefit plans you sponsor need to enter into business associate agreements with Willis Towers Watson in order to satisfy the requirements of the Health Insurance Portability and Accountability Act, the regulations implementing that Act (the "Standards for Privacy of Individually Identifiable Health Information," codified at 45 C.F.R. parts 160 and 164), or any other similar law, you agree to work with Willis Towers Watson to execute an agreement in compliance with these requirements.

Carrier Quotes

The quotes we have provided to you are based upon the information that you have provided to us. If you discover that previously submitted information is inaccurate or incomplete, please advise us immediately so that we can attempt to revalidate terms with insurers.

A carrier quote is an offer to provide coverage. Offers can be modified or withdrawn prior to your acceptance through your order to bind coverage. The quote itself is not a legally binding commitment or a confirmation of actual coverage. Should you choose to bind coverage, we will secure a formal commitment, typically in the form of a binder on a form issued or approved by the carrier(s) at issue.

Compensation and Disclosure

Willis Towers Watson is an insurance producer licensed to do business worldwide, including in all 50 states and the District of Columbia. Insurance producers are authorized by their license to work with insurance purchasers and discuss the benefits and terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of an insurance producer in any particular transaction involved one or more of these activities.

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The compensation that will be paid to Willis Towers Watson will vary based on the insurance contract it sells. Depending on the insurer and insurance contract you select, compensation may be paid by the insurer selling the insurance contract or by another third party. Such compensation may be contingent and may vary depending on a number of factors, including the insurance contract and insurer you select. In some cases, other factors such as the volume of business Willis Towers Watson provides to the insurer or the profitability of insurance contracts Willis Towers Watson provides to the insurer also may affect compensation. Willis Towers Watson may accept this compensation in locations where it is legally permissible, and meet standards and controls to address conflicts of interest. Because insurers account for contingent payments when developing general pricing, the price you pay for your policies is not affected whether Willis Towers Watson accepts contingent payments or not. If you prefer that we not accept contingent compensation related to your policy, we will request that your insurer(s) exclude your business from their contingent payment calculations.

Upon request, Willis Towers Watson will provide you with additional information about the compensation Willis Towers Watson expects to receive based in whole or in part on your purchase of insurance, and (if applicable) the compensation expected to be received based in whole or in part on any alternative quotes presented to you.

To the extent Willis Towers Watson is compensated by commissions paid to us by insurers, they will be earned for the entire policy period at the time we place policies for you. We will be paid the commission percentage stated for the placement of your insurance as indicated, and will receive the same commission percentage for all subsequent renewals of this policy unless we negotiate a different commission percentage with you.

Commission schedules and other compensation arrangements related to our services on your behalf may change over time and may not always be congruent with your specific policy period. Willis Towers Watson will provide you with accurate information to the best of our knowledge when information is requested or presented to you, but it is possible that compensation arrangements may change over time.

In some cases the use of a wholesale broker may be beneficial to you. We will not directly or indirectly place or renew your insurance business through a wholesale broker unless we first disclose to you in writing any compensation we or our corporate parents, subsidiaries or affiliates will receive as a result.

Willis Towers Watson develops panels of insurers in certain market segments. Participating insurers are reviewed on a variety of factors. Commission rates on panel placements may be higher than rates paid on business placed outside of the panel process. Willis Towers Watson discloses its commission rates to clients on quotes obtained through the panel process prior to binding the coverage. In some instances, insurers pay an administration fee to participate in the panel process, or for additional reporting. Your Willis Towers Watson broker will provide you with additional information on Willis Towers Watson Panels upon request.

You may choose to use a third party administrator, utilization review firm or other similar service provider in connection with the insurance coverages we place for you or the services we provide to you. If you elect to use a service provider from which we or our corporate parents, subsidiaries or affiliates will receive any compensation directly or indirectly relating to the services you purchase from the provider, we will disclose additional information regarding that compensation to you before you make a final decision to use the service provider.

We or our corporate parents, subsidiaries, and affiliates may provide reinsurance brokerage services to insurers with which your coverage is placed pursuant to separate agreements with those insurers. Under these arrangements we may be compensated by the insurers for the services provided in addition to any commissions we may receive for placement of your insurance coverages.

In certain instances and where explicitly agreed upon in advance, Willis Towers Watson may collect insurance premium from you and remit the premium to the appropriate insurance company or intermediary. In doing so, we

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may also receive and retain interest on premiums you pay from the date we receive the funds until we pay them to the insurers or their intermediaries, or until we return them to you after we receive such funds.

As an insurance intermediary, we normally act for you. However, for some insurance products we or our corporate parents, subsidiaries or affiliates may have managing general agent agreements or other agreements which give us binding authority enabling us to accept business on their behalf and immediately provide coverage for a risk. Further, we or our corporate parents, subsidiaries or affiliates may arrange lineslips or similar facilities which enable an insurer to bind business for itself and other insurers and we may manage these lineslips for such insurers. We may place your insurance business under a managing general agent's agreement, a binding authority, lineslip or similar facility when we reasonably consider these match your insurance requirements/instructions. When we intend to bind coverage for you under such a facility, we shall inform you prior to the inception of the insurance contract.

Subsidiaries of Willis North America Inc are members of a major international group of companies. In addition to the commissions received by us from insurers for placement of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties (some of which may be owned in whole or in part by our corporate parents or affiliates), may earn and retain usual and customary commissions for their role in providing insurance products or services to you under their separate contracts with insurers or reinsurers.

The insurance market is complex, and there could be other relationships which are not described in this document which might create conflicts of interest. If a conflict arises for which there is no practicable way of complying with this commitment, we will promptly inform you and withdraw from the engagement, unless you wish us to continue to provide the services and will provide your written consent. Please let us know in writing if you have concerns or we will assume that you understand and consent to our providing our services pursuant to these terms.

Prices on the services specified herein are exclusive of all federal, state, and local sales, use, excise, receipts, gross income and other similar taxes and governmental charges. Any such taxes or charges upon the services provided hereunder, now imposed or hereafter becoming effective during the Term of this agreement, shall be added to the price herein provided and paid by you unless, in lieu thereof, you provide us with a valid tax exemption certificate acceptable to us.

The Foreign Account Tax Compliance Act (FATCA) is a U.S. law aimed at foreign financial institutions and other financial intermediaries (including insurance companies and intermediaries such as brokers) to prevent tax evasion by U.S. citizens and residents through offshore accounts. In order to comply with FATCA, insurance companies and intermediaries must meet certain legal requirements. Insurance placed with an insurance company that is not FATCA compliant may result in a 30% withholding tax on your premium. Where FATCA is applicable to you, in order to avoid this withholding tax, Willis Towers Watson will only place your insurance with FATCA-compliant insurers and intermediaries for which no withholding is required unless you instruct us to do otherwise and provide your advance written authorization to do so. If you do instruct Willis Towers Watson to place your insurance with a non-FATCA compliant insurer or intermediary, you may have to pay an additional amount equivalent to 30% of the premium covering U.S.-sourced risks to cover the withholding tax. If you instruct us to place your insurance with a non-FATCA compliant insurer but you do not agree to pay the additional 30% withholding if required, we will not place your insurance with such insurer. Please consult your tax adviser for full details of FATCA.

Premium Payment/Handling of Funds

You agree to provide immediately available funds for payment of premiums by the payment dates specified in the insurance policies, invoices or other payment documents. Failure to pay premium on time may prevent coverage from incepting or result in cancellation of coverage by the insurer. We will not be responsible for any consequences that may arise from any delay or failure by you to pay the amount payable by the indicated date.

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We will handle any premiums you pay through us and any funds which we receive from insurers or intermediaries for payment or return to you in accordance with the requirements and restrictions of applicable state and federal insurance laws and regulations and state unclaimed property laws. In some cases we may transfer your funds directly to insurers. In other case we may be required to transfer your funds to third parties such as wholesale brokers, excess and surplus lines brokers, or managing general agents for carrying out transactions for you.

Ethical Business Practice

We do not tolerate unethical behavior either in our own activities or in those with whom we seek to do business. We will comply with all applicable laws, regulations, and rules.

Sanctions

The sanctions profile of different business(es) may differ on the basis of a number of complex factors. Whether a sanctions program applies to you depends on a number of factors, including your ownership structure, control, location, and the nationality of your employees. In certain circumstances, the United States and other countries prohibit or restrict companies from conducting business in certain jurisdictions (e.g. Cuba), and can sanction companies who conduct such business. We cannot advise on the applicability of sanctions programs either to you or to insurers nor can we guarantee or otherwise warrant the position of any insurer under existing or future sanctions programs. You should take legal advice as you deem appropriate in this regard.

We will comply with all applicable sanctions programs and you are advised that, where obliged by law, we may have to take certain actions, including freezing of funds held on behalf of parties and individuals as required by sanctions programs.

Anti-money Laundering

To comply with applicable anti-money laundering regulations there are times when we may ask clients to confirm (or reconfirm) their identity. We may need to do this at the time you become a client or have been one for some time or for example, when checking details on proposal forms and transferring claims payments. This information may be shared with other subsidiaries of Willis Towers Watson PLC and where we deem necessary with regulatory or law enforcement bodies. Please note that we are prohibited from disclosing to you any report we may make based on knowledge or suspicion of money laundering, including the fact that such a report has been made.

We have systems that protect our clients and ourselves against fraud and other crime and we may utilize the **services of third parties in order to identify and verify clients**. Client information can be used to prevent crime and trace those responsible. We may check your details against financial crime databanks. If false or inaccurate information is provided, we may be obliged to pass such details to relevant regulatory agencies that may use this information.

Intellectual Property

Willis Towers Watson shall own and retain all right, title, and interest in and to the following (collectively, "Willis Towers Watson Property"): (i) all software, hardware, technology, documentation, and information provided by Willis Towers Watson in connection with the Claim and Risk Control Services; (ii) all ideas, know-how, methodology, models and techniques that may be developed, conceived, or invented by Willis Towers Watson during its performance under this Agreement; and (iii) all worldwide patent, copyright, trade secret, trademark and other intellectual property rights in and to the property described in clauses (i) and (ii) above. Accordingly, all rights in the Willis Towers Watson Property are hereby expressly reserved.

Electronic Communication

WillisTowersWatson

We agree that we may communicate with each other from time to time by electronic mail, sometimes attaching further electronic data as and when the circumstances require attachments. By consenting to this method of communication you and we accept the inherent risks (including the security risks of interception of or unauthorized access to such communications, the risks of corruption of such communications and the risks of viruses or other harmful devices). We each agree, however, that we will employ reasonable virus checking procedures on our computer systems, and we will each be responsible for checking all electronic communications received for viruses. You will also be responsible for checking that messages received are complete. In the event of a dispute neither of us will challenge the legal evidentiary standing of an electronic document, and the Willis Towers Watson system shall be deemed the definitive record of electronic communications and documentation.

Please note that our system blocks certain file extensions for security reasons, including, but not necessarily limited to, .rar, .text, .vbs, .mpeg, .mp3, .cmd, .cpl, .wav, .exe, .bat, .scr, .mpq, .avi, .com, .pif, .wma, .mpa, .mpg, .jpeg. Emails with such files attached will not get through to us; and no message will be sent to tell you they have been blocked. If you intend to send us emails with attachments, please verify with us in advance that our system will accept the proposed form of attachment.

Other Agreements

To the extent there is a conflict between this Agreement and a separately negotiated and signed agreement between you and Willis Towers Watson, the relevant portions of the signed agreement will control.

Termination

In the event of termination, we will be entitled to receive and retain any commissions payable under the terms of our commission agreements with the insurers in relation to policies placed by us, whether or not the commissions have been received by us.

Our obligation to render services under the agreement ceases on the effective date of termination of the agreement. Nevertheless, we will process all remaining deposit premium installments on policies in effect at the time of termination. Claims and premium or other adjustments may arise after our relationship ends. Such items are normally handled by the insurance broker serving you at the time the claim or adjustment arises. However, it may be mutually agreed that we will provide services in these areas after the termination of our relationship for mutually agreed additional compensation. The obligations set forth under "Confidentiality" above shall survive any termination of the agreement.

Choice of Law

Our agreement for services shall be governed by and construed in accordance with the laws of the state in which our office is located.

Inquiries and Complaints

Your satisfaction is important to us. If you have questions or complaints, please inform the person who handles your account or contact the head of our office. Alternatively, you may call 1-866-704-5115, the toll free number we have set up exclusively for client feedback and complaints.

Section 3 Health Advocate - 2019 Summary

In February, Willis Towers Watson made calls to each group to educate administrators on the Health Advocate benefit. Follow-up emails with flyers and brochures were sent to employers to promote to their employees. Willis Towers Watson also distributed brochures and flyers at all broker meetings to increase awareness. Additionally, Vimly posted alerts on their portal SIMON to remind groups of the Health Advocate benefit.

As of the last report received from Health Advocate, the Trust has had 41 interactions totaling 17.2 hours assisting AGC members whereas last year at this time we had 29 interactions totaling 5.4 hours. The total amount paid to Health Advocate from the Trust’s reserves in 2018 was \$15,462.80 and YTD 2019 is \$7,290.20.

While we have seen an increase in usage since last year the Trusts Contract expires with Health Advocate as of 12/31/2020. Willis Towers Watson recommends assessing the value of continuing our partnership with Health Advocate during 2020.

Summary of All Activity At-A-Glance

A high-level overview of the total enrollment and interactions for your organization. A snapshot of your Health Advocate experience.

Employee Enrollment.....	936
Interactions.....	41
Hours.....	17.2
Total Historical Interactions.....	64
(Includes Early Interactions)	
Hours.....	22.0

Section 4: Wellness Program – 2019 Summary

Wellness Summary:

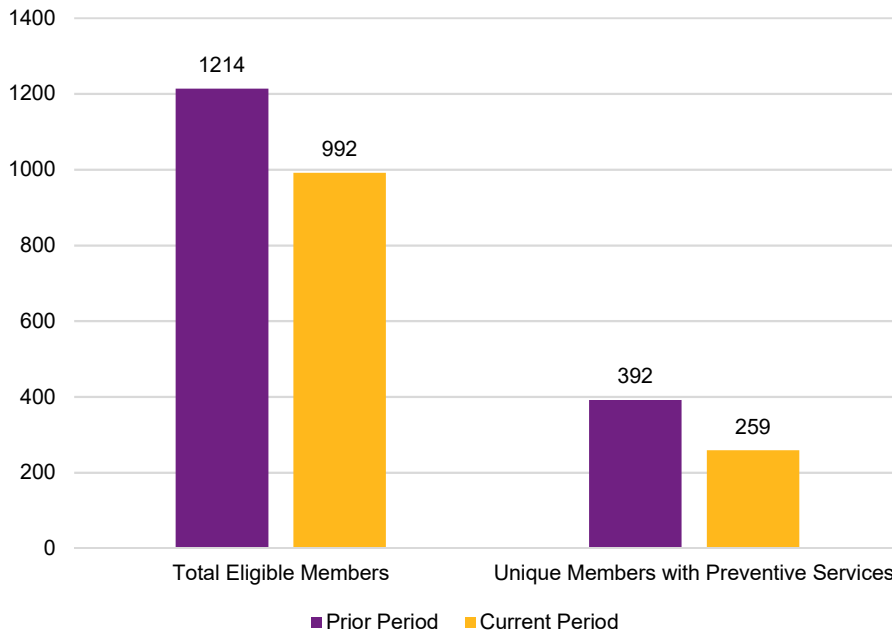
There was a total of 259 members who had their preventative exams from January 1st-July 31st 2019. Of these 259 members, only 119 of them have created regence.com accounts to receive their gift cards. Regence gave the Trust \$1.00 PEPM of the \$3.25 PEPM they received to fund the employee incentives and the Trust agreed to pay the remaining balance of the total dollar amount over the allotted credit.

The estimated credit from Regence was approximately \$6,000 based on headcount total at the time. At this time Regence has paid out \$4,025, leaving approximately \$1,975 remaining for employee incentive. Regence has agreed to mail out letters to all employees who have had their preventative exams but have not yet registered on Regence.com to earn their \$50.

There is a total of 15 groups who hit 25% of the employee participation. Out of the 15 there are 10 groups who hit the goal last year, they will continue to receive the \$3.00 PEPM credit monthly. The remaining 5 groups will receive the \$8.00 PEPM credit on their December invoice. The estimated amount the Trust will pay out for employee incentives at \$8.00 PEPM is \$7,008 and for the 10 groups at \$3.00 PEPM is \$5,133 giving a total estimated cost of \$12,141 for 2019.

For 2018 there were a total of 392 unique members receiving preventative service. For 2019 YTD there have been 259, a 34% decrease.

**AGC Trust
Preventive Services**

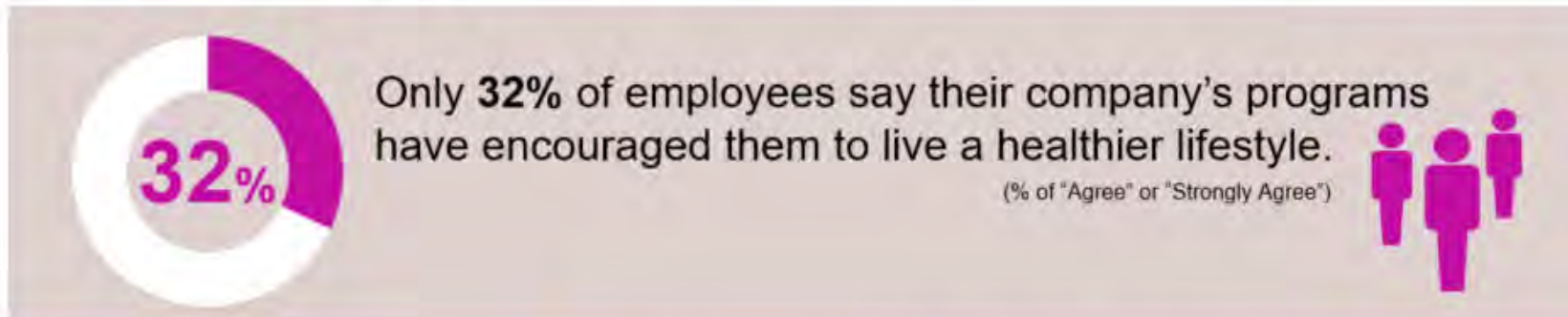


Prior Period: 1.1.2018-12.31.2018

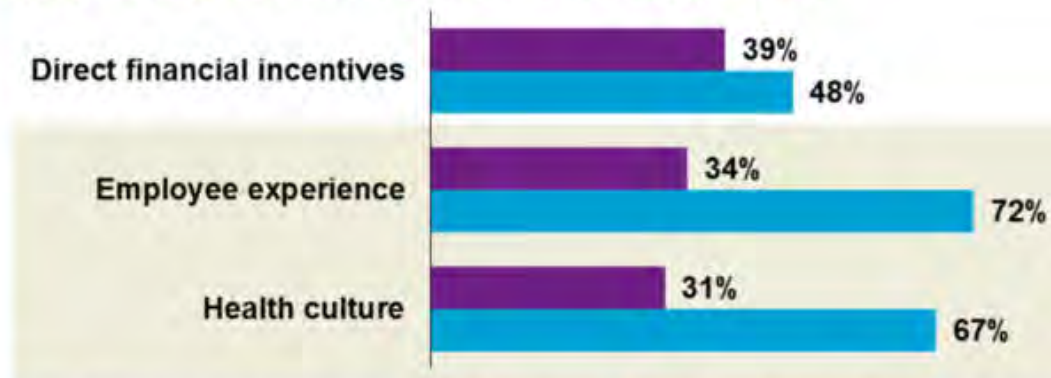
Current Period: 1.1.2019-7.31.2019

Companies are committed to employee wellbeing, but the challenge remains to boost participation

Companies turn their strategies from direct financial incentives to building the culture and creating an enhanced experience



How do organizations drive health engagement?



Note: Percentage indicates "To a very great extent" or "To a great extent" ■ Made progress over the last three years ■ Importance over the next three years
 Sample: Companies with at least 1,000 employees
 Source: 2018 Willis Towers Watson Best Practices in Health Care Employer Survey

AGC Oregon Gross Loads January 1, 2020 - December 31, 2020

	Rate charged by the Carrier	Wellness Admin Fee ¹	EAP	BSI	Willis	AGC HBT	Agent Commission ²	Total	Gross Rate
Medical	varies	(\$3.00/PEPM)	\$0.85/PEPM	\$7.65/PEPM	\$12.55/PEPM	0.25%	4.00%	4.25% + \$18.05/PEPM	varies
Prescription (Rx)	varies	\$ -	\$ -	\$ -	0.00%	0.25%	4.00%	4.00%	varies
Dental	varies	\$ -	\$ -	\$ -	0.00%	0.25%	4.00%	4.00%	varies
Vision	varies	\$ -	\$ -	\$ -	0.00%	0.25%	4.00%	4.00%	varies
Voluntary									
LifeMap Products	varies	\$ -	\$ -	\$ -	0.00%	0.25%	4.00%	4.00%	varies
Life/AD&D	varies	\$ -	\$ -	\$ -	0.00%	0.25%	4.00%	4.00%	varies
LifeBalance	varies	\$ -	\$ -	\$ -	0.00%	0.25%	4.00%	4.00%	varies

¹\$3.00/PEPM Wellness admin fee is paid from the Trust's surplus and not included in the gross rate billed to the groups.

²Commissions to agent are 4% first year. For renewal years, 3% is paid to the agent and 1% to Willis Towers Watson.

Approval:

Willis of Oregon, Inc.

Signature Date

AGC Health Benefit Trust - Trustee

Signature Date

Benefit Solutions, Inc.

Signature Date

About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 39,000 employees in more than 120 countries. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see

AGC Oregon Columbia Chapter - August 2019

Membership Highlights

Membership	Current	% of Change From Prior Year	Prior Year Same Period
Number of Employer Groups	59	-7.8%	64
Number of Employees	1,052	-14.4%	1,229
Number of Total Members	1,998	-18.0%	2,437
Number of Medical COBRA Members	7	-41.7%	12

Employee High & Low Watermarks (Medical)

High Watermark	1,278 Employees in November 2018	Low Watermark	1,003 Employees in August 2019
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Employee Demographics by Age - Medical

Age	# of Employees in each bracket	% of Employees in each bracket
0 - 29	169	16.85%
30 - 39	262	26.12%
40 - 49	240	23.93%
50 - 59	231	23.03%
60 - 69	98	9.77%
70 +	3	0.30%

Employer Lines of Coverage

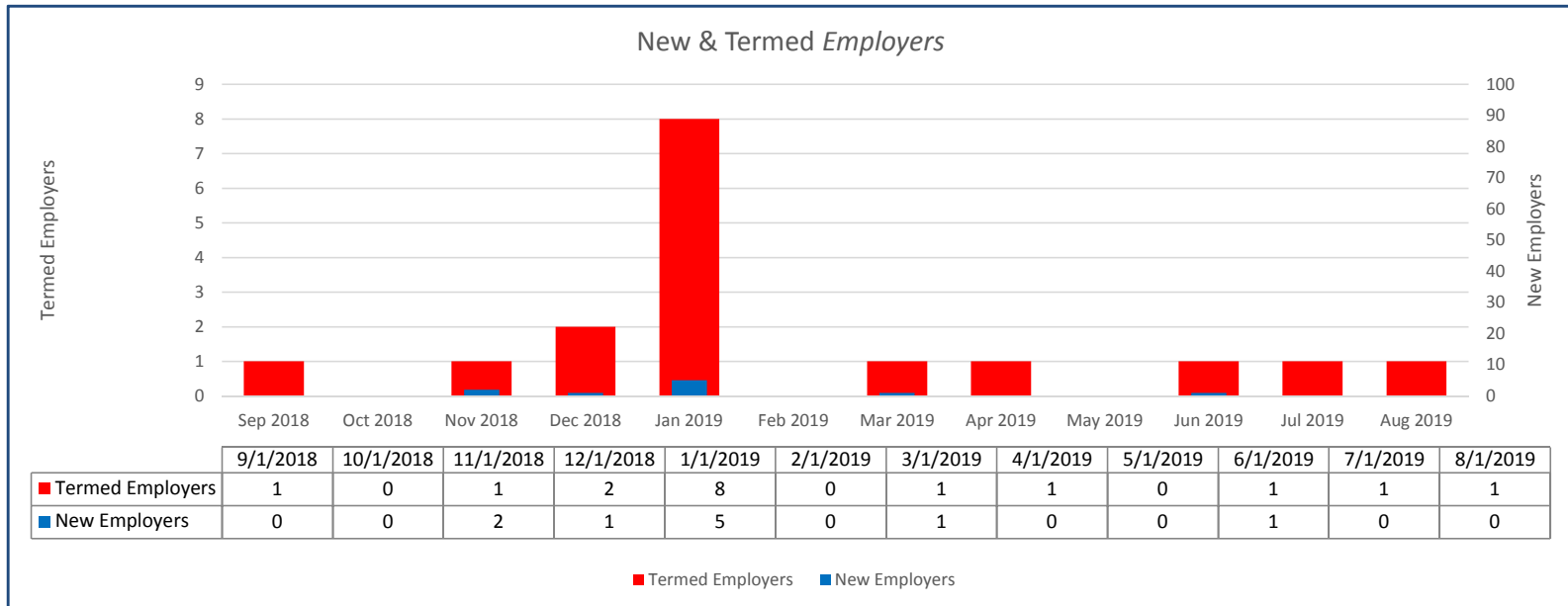
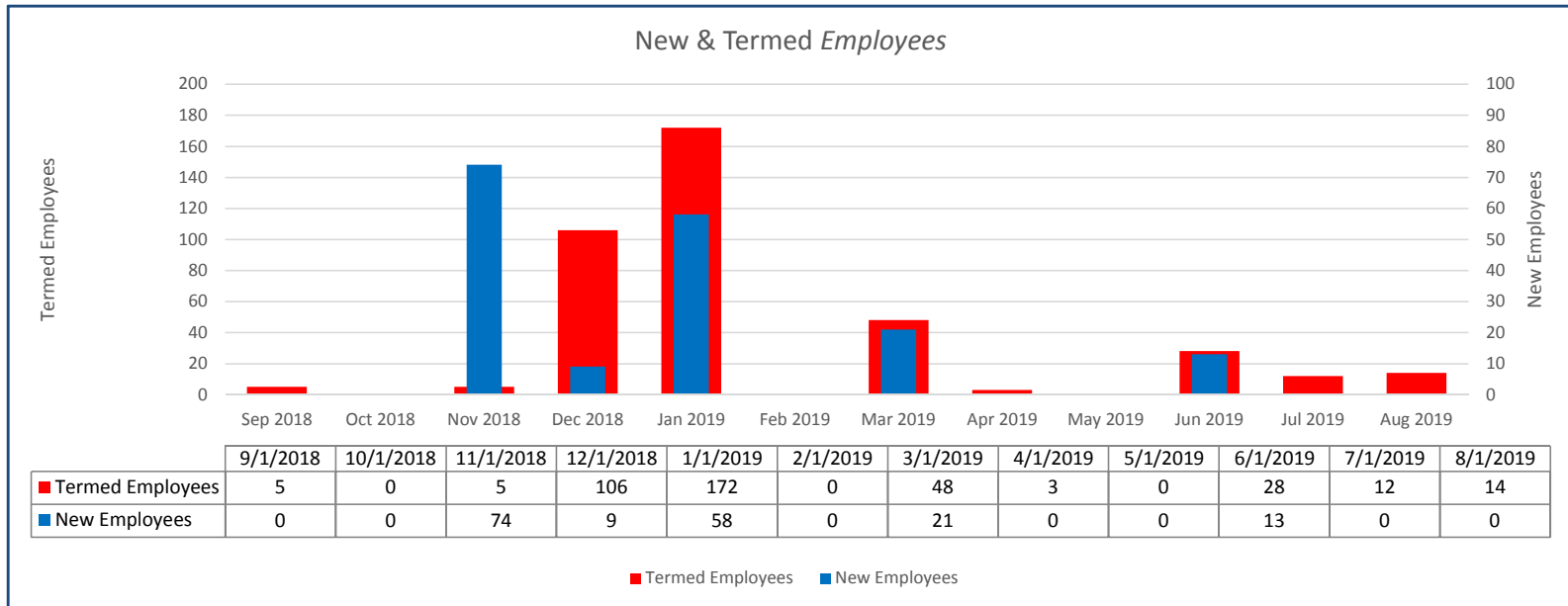
Coverage	# of Employers	# of Members	% of Employers
Medical	59	1998	100%
RX**	57	1931	97%
Dental	25	648	42%
Vision	32	824	54%
Life Balance Card	10	92	17%
Buy up Life	5	11	8%
Wellness	24	342	41%

** excludes H S A Plans

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee & Employer Additions and Cancellations

Data includes employers and employees termed or effective September 2018 through August 2019





AGC Health Benefit Trust - Oregon Columbia Chapter

Net Membership History - Medical

Data includes Employee & Dependent counts & trends from September 2018 through August 2019

low-watermark 1003
high-watermark 1278

Member Medical Count

Employee Medical Count

Activity Month	New	Continuous	Termed	Active
09/18	73	2376	60	2449
10/18	82	2373	76	2455
11/18	168	2349	106	2517
12/18	69	2193	324	2262
01/19	143	1887	375	2030
02/19	40	2007	23	2047
03/19	99	1934	113	2033
04/19	45	1985	48	2030
05/19	67	1992	38	2059
06/19	54	1901	158	1955
07/19	42	1911	44	1953
08/19	42	1889	64	1931

Activity Month	New	Continuous	Termed	Active
09/18	43	1192	33	1235
10/18	40	1194	41	1234
11/18	99	1179	55	1278
12/18	42	1148	130	1190
01/19	71	987	203	1058
02/19	20	1041	17	1061
03/19	40	984	77	1024
04/19	19	999	25	1018
05/19	32	1000	18	1032
06/19	31	978	54	1009
07/19	27	982	27	1009
08/19	23	980	29	1003

AGC Health Benefit Trust - Oregon Columbia Chapter

Net Membership History - Medical

Data includes Employee & Dependent counts & trends from September 2018 through August 2019

New Member Medical Growth

Source:	New Members	Growth	Growth %
09/18	0	73	100.0%
10/18	0	82	100.0%
11/18	116	52	31.0%
12/18	9	60	87.0%
01/19	116	27	18.9%
02/19	0	40	100.0%
03/19	52	47	47.5%
04/19	0	45	100.0%
05/19	0	67	100.0%
06/19	18	36	66.7%
07/19	0	42	100.0%
08/19	0	42	100.0%

New Employee Medical Growth

Source:	New Employees	Growth	Growth %
09/18	0	43	100.0%
10/18	0	40	100.0%
11/18	74	25	25.3%
12/18	9	33	78.6%
01/19	58	13	18.3%
02/19	0	20	100.0%
03/19	21	19	47.5%
04/19	0	19	100.0%
05/19	0	32	100.0%
06/19	13	18	58.1%
07/19	0	27	100.0%
08/19	0	23	100.0%

Member Medical Reduction

Source:	Termed Members	Reduction	Reduction %
09/18	5	55	91.7%
10/18	0	76	100.0%
11/18	15	91	85.8%
12/18	273	51	15.7%
01/19	341	34	9.1%
02/19	0	23	100.0%
03/19	65	48	42.5%
04/19	4	44	91.7%
05/19	0	38	100.0%
06/19	113	45	28.5%
07/19	21	23	52.3%
08/19	37	27	42.2%

Employee Medical Reduction

Source:	Termed Employees	Reduction	Reduction %
09/18	5	28	84.8%
10/18	0	41	100.0%
11/18	5	50	90.9%
12/18	106	24	18.5%
01/19	172	31	15.3%
02/19	0	17	100.0%
03/19	48	29	37.7%
04/19	3	22	88.0%
05/19	0	18	100.0%
06/19	28	26	48.1%
07/19	12	15	55.6%
08/19	14	15	51.7%



AGC Health Benefit Trust - Oregon Columbia Chapter

Net Membership History - Dental

Data includes Employee & Dependent counts & trends from September 2018 through August 2019

low-watermark 320
high-watermark 413

Member Dental Count

Employee Dental Count

Activity Month	New	Continuous	Termed	Active
09/18	29	761	22	790
10/18	21	764	26	785
11/18	10	759	26	769
12/18	25	744	25	769
01/19	60	664	105	724
02/19	10	719	5	729
03/19	21	649	80	670
04/19	6	650	20	656
05/19	13	648	8	661
06/19	23	646	15	669
07/19	13	654	15	667
08/19	23	625	42	648

Activity Month	New	Continuous	Termed	Active
09/18	21	392	14	413
10/18	13	399	14	412
11/18	5	398	14	403
12/18	12	391	12	403
01/19	31	351	52	382
02/19	4	377	5	381
03/19	5	322	59	327
04/19	5	315	12	320
05/19	9	317	3	326
06/19	19	319	7	338
07/19	10	325	13	335
08/19	11	321	14	332



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

EO	Employee Only
ES	Employee & Spouse
EF	Employee, Spouse & Children
EC	Employee & Children

Carrier	Benefit	Election	Employees	Dependents	Members	Members	
RBS	Medical	EO	610	0	610	31.59%	
		ES	111	111	222	11.50%	
		EF	185	622	807	41.79%	
		EC	97	195	292	15.12%	
	Medical Total			1003	928	1931	100.00%
	RX		EO	590	0	590	31.57%
			ES	105	105	210	11.24%
			EF	179	603	782	41.84%
			EC	95	192	287	15.36%
	RX Total			969	900	1869	100.00%
RBS Total			1972	1828	3800	100.00%	
LMAC	Life	EO	1030	0	1030	98.85%	
	Voluntary Life	EO	9	0	9	0.86%	
	Spouse Life	EO	2	0	2	0.19%	
	Voluntary Dep Life	EO	1	0	1	0.10%	
LMAC Total			1042	0	1042	100.00%	
LB	Life Balance Card	EO	92	0	92	100.00%	
LB Total			92	0	92	100.00%	
STDIC	Dental	EO	191	0	191	12.98%	
		ES	48	48	96	6.52%	
		EF	74	241	315	21.40%	
		EC	19	27	46	3.13%	
	Dental Total			332	316	648	44.02%
	Vision		EO	242	0	242	16.44%
			ES	51	51	102	6.93%
			EF	86	282	368	25.00%
			EC	37	75	112	7.61%
	Vision Total			416	408	824	55.98%
STDIC Total			748	724	1472	430.41%	
OAC	Discount	EO	342	0	342	100.00%	
OAC Total			342	0	342	100.00%	
AMFX	CDHP	EO	7	0	7	10.14%	
		ES	2	3	5	7.25%	
		EF	7	47	54	78.26%	
		EC	1	2	3	4.35%	
	CDHP Total			17	52	69	100.00%
AMFX Total			17	52	69	100.00%	

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Cobra Breakdown			Dependent Breakdown		
COBRA Breakdown	Cobra	Total	Dependent Breakdown		Total
Medical	Non-COBRA	996	Medical	Non-Spouses	632
	COBRA	7		Spouses	296
Medical Total		1003	Dependents	928	
RX	Non-COBRA	962	RX	Non-Spouses	616
	COBRA	7		Spouses	284
RX Total		969	Dependents	900	
Dental	Non-COBRA	330	Dental	Non-Spouses	194
	COBRA	2		Spouses	122
Dental Total		332	Dependents	316	
Vision	Non-COBRA	413	Vision	Non-Spouses	271
	COBRA	3		Spouses	137
Vision Total		416	Dependents	408	
CDHP	Non-COBRA	17	CDHP	Non-Spouses	36
CDHP Total		17		Spouses	16
Life Balance Card	Non-COBRA	92	Dependents	52	
Life Balance Card Total		92			
Voluntary Life	Non-COBRA	9			
Voluntary Life Total		9			
Voluntary Dep Life	Non-COBRA	1			
Voluntary Dep Life Total		1			
Discount	Non-COBRA	342			
Discount Total		342			

Medical Cobra Population %: 0.70%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Carrier Breakdown			Gender Breakdown			
Carrier	Benefit	Total	Benefit	Gender	Total	% of Gender
RBS	Medical	1003	Medical	Total Male	849	84.65%
	RX	969		Total Female	154	15.35%
RBS Total		1972	Medical Total		1003	100.00%
LMAC	Life	1030	RX	Total Male	820	84.62%
	Spouse Life	2		Total Female	149	15.38%
	Voluntary Life	9	RX Total		969	100.00%
	Voluntary Dep Life	1	Dental	Total Male	288	86.75%
LMAC Total		1042		Total Female	44	13.25%
LB	Life Balance Card	92	Dental Total		332	100.00%
LB Total		92	Vision	Total Male	359	86.30%
STDIC	Dental	332		Total Female	57	13.70%
	Vision	416	Vision Total		416	100.00%
STDIC Total		748	Life	Total Male	872	84.66%
OAC	Discount	342		Total Female	158	15.34%
OAC Total		342	Life Total		1030	100.00%
AMFX	CDHP	17	CDHP	Total Male	9	52.94%
		17		Total Female	8	47.06%
AMFX Total		17	CDHP Total		17	100.00%
			Life Balance Card	Total Male	80	86.96%
				Total Female	12	13.04%
			Life Balance Card Total		92	100.00%
			Voluntary Life	Total Male	8	88.89%
				Total Female	1	11.11%
			Voluntary Life Total		9	100.00%
			Voluntary Dep Life	Total Male	1	100.00%
				Voluntary Dep Life Total		1
			Discount	Total Male	265	77.49%
				Total Female	77	22.51%
			Discount Total		342	100.00%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Distribution by Age Band - Gender Ratio

Benefit	Band	Male		Female		Total Employees	Total %
		Employees	%	Employees	%		
Medical	0 to 29	148	87.57%	21	12.43%	169	100.00%
	30 to 34	120	90.91%	12	9.09%	132	100.00%
	35 to 39	117	90.00%	13	10.00%	130	100.00%
	40 to 44	106	88.33%	14	11.67%	120	100.00%
	45 to 49	93	77.50%	27	22.50%	120	100.00%
	50 to 54	96	80.00%	24	20.00%	120	100.00%
	55 to 59	87	78.38%	24	21.62%	111	100.00%
	60 to 64	59	80.82%	14	19.18%	73	100.00%
	65 to 69	21	84.00%	4	16.00%	25	100.00%
	70 to 74	1	50.00%	1	50.00%	2	100.00%
	75 to 79	1	100.00%	0	0.00%	1	100.00%
Medical Total		849	84.65%	154	15.35%	1003	100.00%
RX	0 to 29	140	88.05%	19	11.95%	159	100.00%
	30 to 34	116	90.63%	12	9.38%	128	100.00%
	35 to 39	111	90.24%	12	9.76%	123	100.00%
	40 to 44	102	87.93%	14	12.07%	116	100.00%
	45 to 49	89	77.39%	26	22.61%	115	100.00%
	50 to 54	94	80.34%	23	19.66%	117	100.00%
	55 to 59	86	78.18%	24	21.82%	110	100.00%
	60 to 64	59	80.82%	14	19.18%	73	100.00%
	65 to 69	21	84.00%	4	16.00%	25	100.00%
	70 to 74	1	50.00%	1	50.00%	2	100.00%
	75 to 79	1	100.00%	0	0.00%	1	100.00%
RX Total		820	84.62%	149	15.38%	969	100.00%
Dental	0 to 29	45	90.00%	5	10.00%	50	100.00%
	30 to 34	51	98.08%	1	1.92%	52	100.00%
	35 to 39	45	88.24%	6	11.76%	51	100.00%
	40 to 44	31	81.58%	7	18.42%	38	100.00%
	45 to 49	32	80.00%	8	20.00%	40	100.00%
	50 to 54	27	87.10%	4	12.90%	31	100.00%
	55 to 59	28	82.35%	6	17.65%	34	100.00%
	60 to 64	16	72.73%	6	27.27%	22	100.00%
	65 to 69	11	91.67%	1	8.33%	12	100.00%
	70 to 74	2	100.00%	0	0.00%	2	100.00%
Dental Total		288	86.75%	44	13.25%	332	100.00%

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Distribution by Age Band - Gender Ratio

Benefit	Band	Male		Female		Total Employees	Total %
		Employees	%	Employees	%		
CDHP	0 to 29	0	0.00%	1	100.00%	1	100.00%
	30 to 34	1	100.00%	0	0.00%	1	100.00%
	35 to 39	1	100.00%	0	0.00%	1	100.00%
	40 to 44	0	0.00%	3	100.00%	3	100.00%
	45 to 49	2	66.67%	1	33.33%	3	100.00%
	50 to 54	1	100.00%	0	0.00%	1	100.00%
	55 to 59	3	75.00%	1	25.00%	4	100.00%
	60 to 64	0	0.00%	2	100.00%	2	100.00%
	70 to 74	1	100.00%	0	0.00%	1	100.00%
CDHP Total		9	52.94%	8	47.06%	17	100.00%
Life Balance Card	0 to 29	14	100.00%	0	0.00%	14	100.00%
	30 to 34	9	100.00%	0	0.00%	9	100.00%
	35 to 39	12	85.71%	2	14.29%	14	100.00%
	40 to 44	14	87.50%	2	12.50%	16	100.00%
	45 to 49	6	100.00%	0	0.00%	6	100.00%
	50 to 54	11	84.62%	2	15.38%	13	100.00%
	55 to 59	7	77.78%	2	22.22%	9	100.00%
	60 to 64	3	42.86%	4	57.14%	7	100.00%
	65 to 69	4	100.00%	0	0.00%	4	100.00%
Life Balance Card Total		80	86.96%	12	13.04%	92	100.00%
Voluntary Life	0 to 29	2	100.00%	0	0.00%	2	100.00%
	35 to 39	3	100.00%	0	0.00%	3	100.00%
	40 to 44	2	100.00%	0	0.00%	2	100.00%
	45 to 49	1	100.00%	0	0.00%	1	100.00%
	55 to 59	0	0.00%	1	100.00%	1	100.00%
Voluntary Life Total		8	88.89%	1	11.11%	9	100.00%
Discount	0 to 29	49	80.33%	12	19.67%	61	100.00%
	30 to 34	32	88.89%	4	11.11%	36	100.00%
	35 to 39	35	81.40%	8	18.60%	43	100.00%
	40 to 44	34	82.93%	7	17.07%	41	100.00%
	45 to 49	33	76.74%	10	23.26%	43	100.00%
	50 to 54	28	65.12%	15	34.88%	43	100.00%
	55 to 59	24	68.57%	11	31.43%	35	100.00%
	60 to 64	21	70.00%	9	30.00%	30	100.00%
	65 to 69	9	90.00%	1	10.00%	10	100.00%
Discount Total		265	77.49%	77	22.51%	342	100.00%

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Distribution by Age Band - Gender to Age Band Ratio

Band	Male		Female		Total Employees	Total %
	Employees	%	Employees	%		
0 to 29	148	17.43%	21	13.64%	169	16.85%
30 to 34	120	14.13%	12	7.79%	132	13.16%
35 to 39	117	13.78%	13	8.44%	130	12.96%
40 to 44	106	12.49%	14	9.09%	120	11.96%
45 to 49	93	10.95%	27	17.53%	120	11.96%
50 to 54	96	11.31%	24	15.58%	120	11.96%
55 to 59	87	10.25%	24	15.58%	111	11.07%
60 to 64	59	6.95%	14	9.09%	73	7.28%
65 to 69	21	2.47%	4	2.60%	25	2.49%
70 to 74	1	0.12%	1	0.65%	2	0.20%
75 to 79	1	0.12%	0	0.00%	1	0.10%
Grand Total	849	100.00%	154	100.00%	1003	100.00%

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Distribution by Coverage & Plan

Benefit	Description	Employees	Dependents	Members	% of Members
Medical	PPO 500	217	239	456	23.61%
	PPO 1000	112	96	208	10.77%
	PPO 3000 ded	98	78	176	9.11%
	PPO 2000	88	80	168	8.70%
	PPO 2000 ded	87	80	167	8.65%
	PPO 1500 ded	82	86	168	8.70%
	PPO 1500	71	71	142	7.35%
	PPO 3000	55	34	89	4.61%
	Value 1000	46	31	77	3.99%
	Value 2500	39	24	63	3.26%
	HSA 2500	34	28	62	3.21%
	PPO 5000 ded	29	50	79	4.09%
	PPO 500 ded	17	11	28	1.45%
	PPO 5000	14	19	33	1.71%
Value 5000	14	1	15	0.78%	
Medical Total		1003	928	1931	100.00%
RX	Rx 1	531	509	1040	55.64%
	RX1	188	165	353	18.89%
	RX2	139	141	280	14.98%
	Rx 2	111	85	196	10.49%
RX Total		969	900	1869	100.00%
Dental	Dental 1000	136	123	259	39.97%
	Dental 1500	128	124	252	38.89%
	Dental 1500w/Ortho	32	7	39	6.02%
	Dental 1000w/Ortho	23	51	74	11.42%
	Dental 2000	13	11	24	3.70%
Dental Total		332	316	648	100.00%
Vision	Plan 150	246	257	503	61.04%
	Plan 100	134	137	271	32.89%
	Plan 150V	25	14	39	4.73%
	Plan 100V	11	0	11	1.33%
Vision Total		416	408	824	100.00%
Life	Life / AD&D	1023	0	1023	99.32%
	Vol Accident - Individual	7	0	7	0.68%
Life Total		1030	0	1030	100.00%
CDHP	FSA Medical 2019	13	28	41	59.42%
	CDHP Admin Fee 2019	4	24	28	40.58%
	DCAP 2019	0	0	0	0.00%
CDHP Total		17	52	69	100.00%
Life Balance Card	Life Balance Card	92	0	92	100.00%
Voluntary Life	Voluntary EE Life	9	0	9	100.00%
Spouse Life	Voluntary Spouse Life	2	0	2	100.00%
Voluntary Dep Life	Voluntary Dep Life	1	0	1	100.00%
Discount	Wellness Incentive	342	0	342	100.00%

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Distribution by Coverage & Plan

EO	Employee Only
ES	Employee & Spouse
EF	Employee, Spouse & Children
EC	Employee & Children

Benefit	Description	EO	ES	EF	EC	Grand Total
Medical	PPO 500	119	31	49	18	217
	PPO 1000	82	5	17	8	112
	PPO 3000 ded	60	6	14	18	98
	PPO 2000	52	9	16	11	88
	PPO 2000 ded	55	11	13	8	87
	PPO 1500 ded	39	14	18	11	82
	PPO 1500	39	10	15	7	71
	PPO 3000	43	2	7	3	55
	Value 1000	32	6	7	1	46
	Value 2500	27	4	2	6	39
	HSA 2500	20	6	6	2	34
	PPO 5000 ded	11	4	13	1	29
	PPO 500 ded	12	1	3	1	17
	PPO 5000	6	2	5	1	14
	Value 5000	13	0	0	1	14
Medical Total		610	111	185	97	1003
RX	Rx 1	325	57	100	49	531
	RX1	121	17	34	16	188
	RX2	69	19	27	24	139
	Rx 2	75	12	18	6	111
RX Total		590	105	179	95	969
Dental	Dental 1000	77	23	28	8	136
	Dental 1500	74	17	29	8	128
	Dental 1500w/Ortho	28	2	1	1	32
	Dental 1000w/Ortho	4	5	13	1	23
	Dental 2000	8	1	3	1	13
Dental Total		191	48	74	19	332
Vision	Plan 150	141	30	53	22	246
	Plan 100	73	17	32	12	134
	Plan 150V	17	4	1	3	25
	Plan 100V	11	0	0	0	11
Vision Total		242	51	86	37	416
Life	Life / AD&D	1023	0	0	0	1023
	Vol Accident - Individual	7	0	0	0	7
Life Total		1030	0	0	0	1030
CDHP	FSA Medical 2019	5	2	6	0	13
	CDHP Admin Fee 2019	2	0	1	1	4
	DCAP 2019	0	0	0	0	0
CDHP Total		7	2	7	1	17
Life Balance Card	Life Balance Card	92	0	0	0	92
Voluntary Life	Voluntary EE Life	9	0	0	0	9
Spouse Life	Voluntary Spouse Life	2	0	0	0	2
Voluntary Dep Life	Voluntary Dep Life	1	0	0	0	1
Discount	Wellness Incentive	342	0	0	0	342



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Distribution by Carrier & Plan

Benefit	Carrier	Description	Employer Plan Count	Employers	Employees	Dependents	Members	% of Members
Medical	RBS	PPO 500	22	19	217	239	236	22.22%
		PPO 1000	11	10	112	96	122	11.49%
		PPO 3000 ded	6	4	98	78	102	9.60%
		PPO 2000	5	3	88	80	91	8.57%
		PPO 2000 ded	3	3	87	80	90	8.47%
		PPO 1500 ded	3	2	82	86	84	7.91%
		PPO 1500	8	2	71	71	73	6.87%
		PPO 3000	6	4	55	34	59	5.56%
		Value 1000	3	3	46	31	49	4.61%
		Value 2500	4	3	39	24	42	3.95%
		HSA 2500	3	2	34	28	36	3.39%
		PPO 5000 ded	2	2	29	50	31	2.92%
		PPO 500 ded	3	1	17	11	18	1.69%
		PPO 5000	2	1	14	19	15	1.41%
Value 5000	2	0	14	1	14	1.32%		
Medical Total			83	59	1003	928	1062	100.00%
RX	RBS	Rx 1	41	38	531	509	569	55.46%
		RX1	9	8	188	165	196	19.10%
		RX2	5	4	139	141	143	13.94%
		Rx 2	7	7	111	85	118	11.50%
RX Total			62	57	969	900	1026	100.00%
Dental	STDIC	Dental 1000	12	11	136	123	147	41.18%
		Dental 1500	10	9	128	124	137	38.38%
		Dental 1500w/Ortho	2	2	32	7	34	9.52%
		Dental 1000w/Ortho	1	1	23	51	24	6.72%
		Dental 2000	2	2	13	11	15	4.20%
Dental Total			27	25	332	316	357	100.00%
Vision	STDIC	Plan 150	22	21	246	257	267	59.60%
		Plan 100	9	7	134	137	141	31.47%
		Plan 150V	3	3	25	14	28	6.25%
		Plan 100V	1	1	11	0	12	2.68%
Vision Total			35	32	416	408	448	100.00%
Life	LMAC	Life / AD&D	63	59	1023	0	1082	99.36%
		Vol Accident - Individual	3	0	7	0	7	0.64%
Life Total			66	59	1030	0	1089	100.00%
CDHP	AMFX	FSA Medical 2019	2	2	13	24	15	78.95%
		CDHP Admin Fee 2019	1	0	4	4	4	21.05%
		DCAP 2019	1	0	0	0	0	0.00%
CDHP Total			4	2	17	28	19	100.00%
Life Balance Card	LB	Life Balance Card	11	10	92	0	102	100.00%
Voluntary Life	LMAC	Voluntary EE Life	4	4	9	0	13	100.00%
Spouse Life	LMAC	Voluntary Spouse Life	1	1	2	0	3	100.00%
Voluntary Dep Life	LMAC	Voluntary Dep Life	1	1	1	0	2	100.00%
Discount	OAC	Wellness Incentive	25	24	342	0	366	100.00%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Plans by Region - Employers

Er Region	PPO 500	PPO 1000	PPO 3000 ded	PPO 3000	Value 1000	PPO 2000 ded	PPO 2000	Value 2500	HSA 2500	PPO 1500 ded	PPO 5000 ded	PPO 1500	PPO 5000	PPO 5000 ded	Value 5000	Grand Total
Portland Metro	9	6	2	0	1	1	1	0	1	1	1	0	0	0	0	24
Mid-Valley	4	0	2	0	0	1	0	2	0	1	1	0	1	0	0	12
Sw Washington	3	2	0	1	0	0	2	1	0	0	0	0	0	0	0	9
North Valley	0	1	0	1	0	0	0	1	0	0	0	0	1	0	0	4
Central	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2
Eastern	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	2
South East	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2
Southern	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	2
Gorge	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
North Coast	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Total Employers	19	10	4	4	3	3	3	3	2	2	2	2	1	1	0	59
% of Employers	32.20%	16.95%	6.78%	6.78%	5.08%	5.08%	5.08%	5.08%	3.39%	3.39%	3.39%	3.39%	1.69%	1.69%	0.00%	100.00%

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Plans by Region - Employees

Ee Region	PPO 500	PPO 1000	PPO 3000 ded	PPO 2000	PPO 2000 ded	PPO 1500 ded	PPO 1500	PPO 3000	Value 1000	Value 2500	HSA 2500	PPO 5000 ded	PPO 500 ded	PPO 5000	Value 5000	Grand Total
Portland Metro	95	53	36	23	34	34	28	8	11	15	9	15	0	6	6	373
Sw Washington	38	29	10	48	5	1	4	6	2	9	0	0	0	0	5	157
Mid-Valley	21	2	22	1	24	27	4	1	1	6	19	6	16	0	0	150
North Valley	32	7	22	8	14	2	12	11	1	8	5	5	0	6	1	134
South East	21	0	0	0	0	0	2	0	18	0	0	0	0	0	0	41
Southern	1	18	1	0	1	1	0	13	1	0	0	0	0	1	0	37
Central	2	1	1	0	0	2	2	6	6	0	0	0	0	1	0	21
West, Wa	3	0	3	2	0	0	8	0	0	0	0	0	0	0	0	16
North Coast	0	0	2	1	9	0	0	0	0	0	0	0	0	0	0	12
Eastern	1	0	0	0	0	4	4	0	0	1	0	0	0	0	1	11
Gorge	0	0	0	1	0	0	0	8	0	0	0	0	0	0	0	9
Beaverton	2	2	0	1	0	0	0	0	1	0	0	1	0	0	1	8
South East, Wa	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	6
Aloha	0	0	0	2	0	0	0	0	1	0	1	2	0	0	0	6
North, Wa	1	0	0	0	0	0	3	0	0	0	0	0	0	0	0	4
Canby, Ca	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	4
Juneau, Ak	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	2
Morse, La	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Idaho Falls, Id	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Hilham, Tn	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Las Vegas, Nv	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
Central, Wa	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Crescent City, Ca	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Cottonwood, Ca	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
Anchorage, Ak	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
Eldora, Ia	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Bend	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Fort Dick, Ca	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Bay View, Id	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
Total Employees	217	112	98	88	87	82	71	55	46	39	34	29	17	14	14	1003
% of Employees	21.64%	11.17%	9.77%	8.77%	8.67%	8.18%	7.08%	5.48%	4.59%	3.89%	3.39%	2.89%	1.69%	1.40%	1.40%	100.00%

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Employer Distribution by Region

State	Er Region	Total
OR	Portland Metro	24
	Mid-Valley	12
	Sw Washington	9
	North Valley	4
	Southern	2
	South East	2
	Eastern	2
	Central	2
	Gorge	1
	North Coast	1
OR Total		59

AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

Data includes ALL Active Participants. (COBRA, Future Effectives and Future Terms)

Report Date: August 2019

Employee Distribution by Region

State	Ee Region	Employees	Dependents	Members	% of Members
OR	Portland Metro	373	353	726	37.60%
	Sw Washington	157	194	351	18.18%
	Mid-Valley	150	160	310	16.05%
	North Valley	134	121	255	13.21%
	South East	41	28	69	3.57%
	Southern	37	2	39	2.02%
	Central	21	7	28	1.45%
	North Coast	12	0	12	0.62%
	Eastern	11	2	13	0.67%
	Gorge	9	0	9	0.47%
	Beaverton	8	4	12	0.62%
	Aloha	6	8	14	0.73%
	Bend	1	0	1	0.05%
	OR Total		960	879	1839
Out of State	West, Wa	16	24	40	2.07%
	South East, Wa	6	1	7	0.36%
	Canby, Ca	4	4	8	0.41%
	North, Wa	4	6	10	0.52%
	Juneau, Ak	2	0	2	0.10%
	Cottonwood, Ca	1	3	4	0.21%
	Bay View, Id	1	1	2	0.10%
	Fort Dick, Ca	1	0	1	0.05%
	Hilham, Tn	1	1	2	0.10%
	Morse, La	1	2	3	0.16%
	Eldora, Ia	1	4	5	0.26%
	Crescent City, Ca	1	0	1	0.05%
	Las Vegas, Nv	1	1	2	0.10%
	Central, Wa	1	2	3	0.16%
	Idaho Falls, Id	1	0	1	0.05%
Anchorage, Ak	1	0	1	0.05%	
Out of State Total		43	49	92	4.76%
Grand Total		1003	928	1931	100.00%

Employer / Employee Distribution by Industry

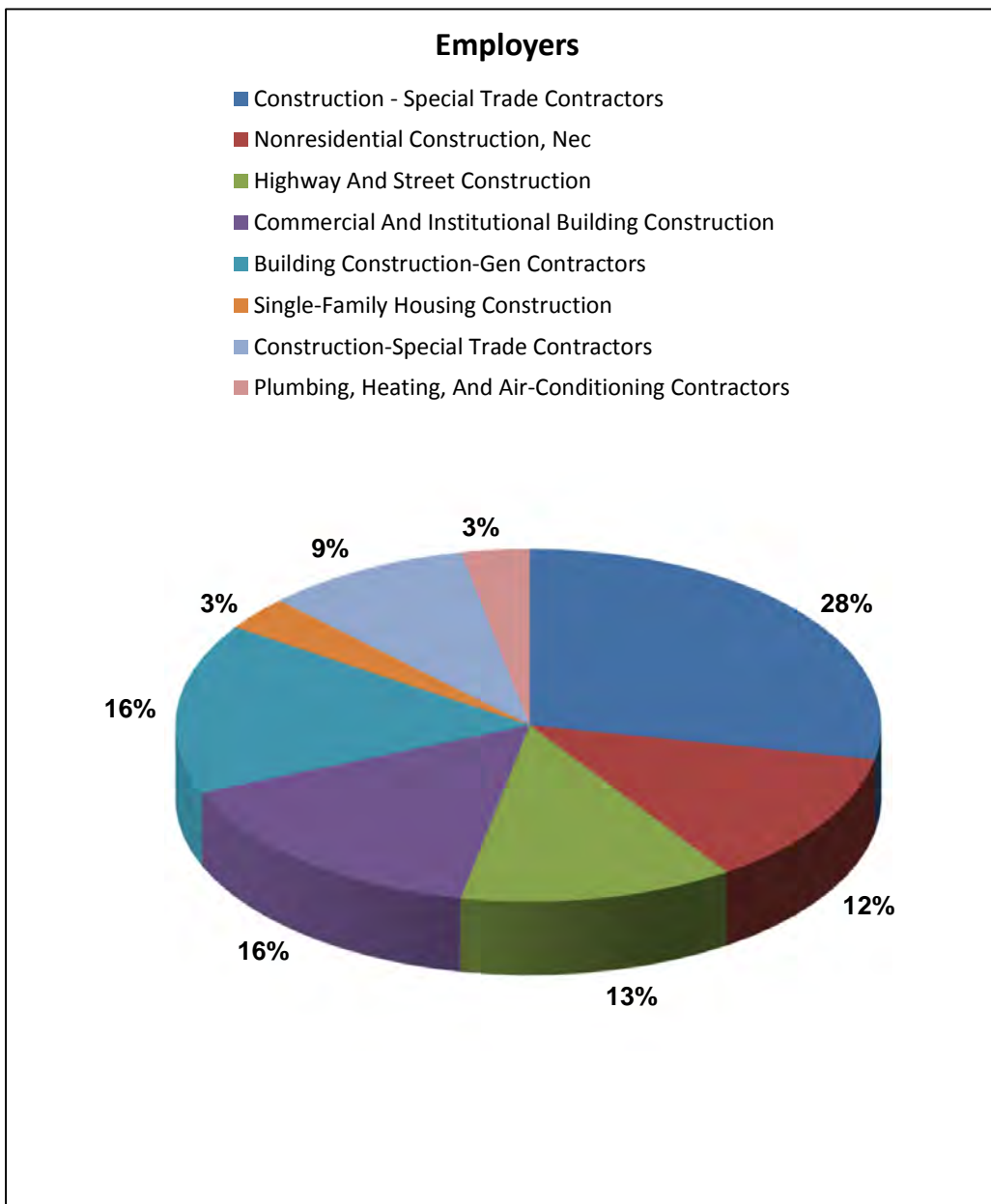
Report Date: August 2019

	Employers	Employees	% of Employers	% of Employees
Construction - Special Trade Contractors	9	132	15.25%	12.55%
Nonresidential construction	4	129	6.78%	12.26%
Highway And Street Construction	4	118	6.78%	11.22%
Commercial And Institutional Building Construction	5	102	8.47%	9.70%
Building Construction-Gen Contractors	5	59	8.47%	5.61%
Single-Family Housing Construction	1	47	1.69%	4.47%
Plumbing, Heating, And Air-Conditioning Contractors	1	46	1.69%	4.37%
Construction-Special Trade Contractors	3	46	5.08%	4.37%
Fabricated Metal Products, Except Machinery	1	44	1.69%	4.18%
Dollar Bank	0	39	0.00%	3.71%
Heavy Construction, Nec	3	38	5.08%	3.61%
Construction Sand And Gravel	2	32	3.39%	3.04%
Building Cnstrctn - General Contractors	1	25	1.69%	2.38%
Excavation Work	1	21	1.69%	2.00%
Special Trade Contractors	1	20	1.69%	1.90%
Concrete Work	1	18	1.69%	1.71%
Masonry, Stone Setting, And Other Stone Work	1	18	1.69%	1.71%
Construction Special Trade Contractors	1	18	1.69%	1.71%
Residential Construction	3	17	5.08%	1.62%
Cut Stone And Stone Products	1	14	1.69%	1.33%
Lawn And Garden Services	1	11	1.69%	1.05%
Painting And Paper Hanging	1	9	1.69%	0.86%
Plastering, Drywall, And Insulation	1	9	1.69%	0.86%
Roofing, Siding, And Sheetmetal Work	1	8	1.69%	0.76%
Asphalt Paving Mixtures And Blocks	1	8	1.69%	0.76%
Structural Steel Erection	1	6	1.69%	0.57%
Fabricated Structural Metal	1	5	1.69%	0.48%
Bridge, Tunnel, And Elevated Highway	1	5	1.69%	0.48%
Commercial And Institutional Building Construction	1	5	1.69%	0.48%
Water, Sewer, And Utility Lines	2	3	3.39%	0.29%
Grand Total	59	1052	100.00%	100.00%

AGC Health Benefit Trust - Oregon Columbia Chapter

Employer / Employee Distribution by Industry

Report Date: August 2019

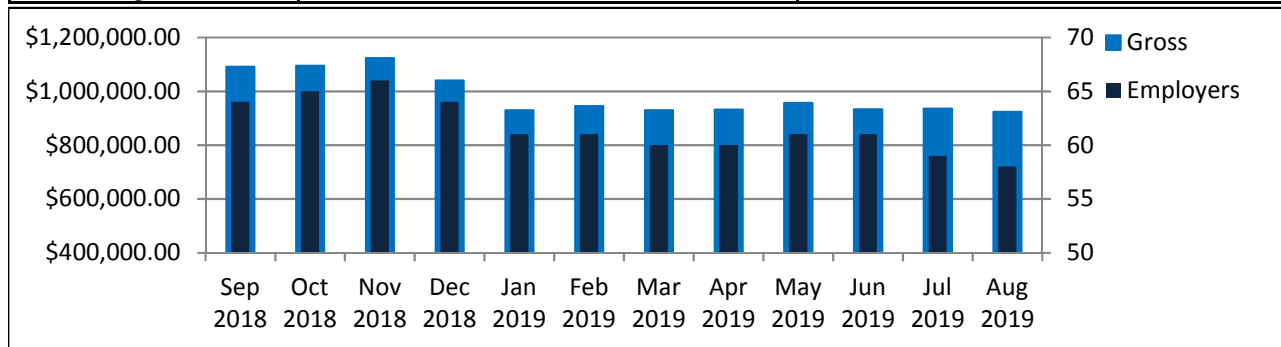


Report Date: August 2019

Contributions Billed Summary

Data includes Contributions for Eligibility at Billing time
(does not contain retro-active or financial adjustments)

Elig Period	Employers	Gross
Sep 2018	64	\$1,090,690.13
Oct 2018	65	\$1,094,628.36
Nov 2018	66	\$1,123,528.31
Dec 2018	64	\$1,039,960.46
Jan 2019	61	\$930,028.24
Feb 2019	61	\$945,416.97
Mar 2019	60	\$930,028.24
Apr 2019	60	\$932,395.88
May 2019	61	\$956,700.76
Jun 2019	61	\$933,444.37
Jul 2019	59	\$935,872.55
Aug 2019	58	\$924,154.32



AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: August 2019

Employer List 59 Total Groups

Active Employers	MAILING / Physical	Address	City	State	Zip
A Sharp Painter	M	5006 NW B Ave	Pendleton	OR	97801-4571
Advanced Mechanical Inc	P	34777 Highway 228	Brownsville	OR	97327-9702
Anderson Poolworks	M	9500 SW Boeckman Rd	Wilsonville	OR	97070-9207
Apex Mechanical LLC	M	PO Box 1652	Battle Ground	WA	98604-1652
ARC Fabrication LLC	P	240 SE 2nd St	Hermiston	OR	97838-2408
Bent LLC	P	36750 Richardson Gap Rd	Scio	OR	97374-9769
Bergeman Enterprises	P	92319 Youngs River Rd	Astoria	OR	97103-8363
Bineham Construction	M	4171 W 1st Ave	Eugene	OR	97402-9392
Bob's Excavating Inc	P	4821 Tingley Ln	Klamath Falls	OR	97603-9316
Brix Paving Northwest Inc	P	11277 SW Clay St Ste C	Sherwood	OR	97140-9564
BRX Inc	M	3939 Old Salem Rd NE Ste 200	Albany	OR	97321-4886
Carr Construction Inc	M	2718 SW Water Ave	Portland	OR	97201-4810
Carter's Fire Sprinkler Maint & Piping	M	40478 Baptist Church Dr	Lebanon	OR	97355-9142
Chick of All Trades LLC	M	5521 SE Woodstock Blvd	Portland	OR	97206-6828
CivilWorks NW, Inc	P	2621 E 5th St	Vancouver	WA	98661-7730
CJ Hansen Company, Inc	M	3552 Silverton Rd NE	Salem	OR	97305-1468
Columbia Stone, Inc	M	18880 SW Teton Ave	Tualatin	OR	97062-8806
Concrete Structures LLC	M	8536 SW Saint Helens Dr Ste E	Wilsonville	OR	97070-9636
Crater Sand & Gravel, Inc.	M	7260 Blackwell Rd	Central Point	OR	97502-9301
DeWitt Construction, Inc.	M	PMB201-13023 NE Highway 99 Suite 7	Vancouver	WA	98686
Eagle Roofing Company	P	720 SE Business Way Ste 100	Bend	OR	97702-1209
Freeman Rock Inc	P	99031 S Bank Chetco River Rd	Brookings	OR	97415
Frontier Landscape, Inc	M	11402 NE St Johns Rd	Vancouver	WA	98686-4657
GBC Construction LLC	M	2273 NW Professional Dr Ste 200	Corvallis	OR	97330-4699
H & J Construction Inc	P	29610 Awbrey Ln	Eugene	OR	97402-9660
Hatch Western Company, Inc.	P	4612 SW Eastgate Dr	Wilsonville	OR	97070-6829
Heritage Glass Inc	M	2005 NE Columbia Blvd	Portland	OR	97211-1926
Industrial Systems Inc	M	12119 NE 99th St Ste 2090	Vancouver	WA	98682-2461
J Arlie Bryant Inc	M	2000 W 6th St	The Dalles	OR	97058-3514
James E John Construction	M	1701 SE Columbia River Dr	Vancouver	WA	98661-8078
Jimco Electrical Contracting Inc	M	1100 W Airway Rd	Lebanon	OR	97355-1218
Karvonen Sand and Gravel	P	21310 NE 87th Ave	Battle Ground	WA	98604
Kodiak Pacific Construction	P	10940 SW CLUtter Rd	Sherwood	OR	97140-9563
Landis & Landis Construction LLC	P	4888 NW Bethany Blvd Ste K5	Portland	OR	97229-9260
Lantz Electric Inc	M	34531 Highway 58	Eugene	OR	97405-9665

AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: August 2019

Employer List 59 Total Groups

Active Employers	MAILING / Physical	Address	City	State	Zip
LCD Excavation LLC	M	13625 SW Farmington Rd	Beaverton	OR	97005-2605
Legacy Contracting, Inc	P	41850 Kingston Jordan Rd SE	Stayton	OR	97383-9704
Marion Construction Company	M	14835 SE 82nd Dr	Clackamas	OR	97015-7624
McKenzie Commercial Contractors, Inc	M	865 W 2nd Ave	Eugene	OR	97402-4967
Mid-Valley Commercial Construction Inc	P	340 Vista Ave SE	Salem	OR	97302-4546
Mike Adams Construction Co	M	PO Box 512	Stayton	OR	97383-0512
Modoc Contracting Co Inc	M	4027 Highway 39	Klamath Falls	OR	97603-9612
Northwest Masonry Restoration, LLC	M	5691 SE International Way Ste E	Milwaukie	OR	97222-4644
Pacificmark Construction Corp	P	16065 SE 98th Ave	Clackamas	OR	97015-9500
PMG Inc Asbestos Removal	M	27090 SE Highway 224	Eagle Creek	OR	97022-9729
Portland Real Estate Solutions LLC	M	14915 SW 72nd Ave	Portland	OR	97224-8052
Portland Road and Driveway Co Inc	P	10500 SE Jennifer St	Clackamas	OR	97015-9511
Quality Tank & Construction Company Inc	M	16911 SE 362nd Dr	Sandy	OR	97055-9295
RA Gray Construction LLC	P	12705 SW Herman Rd	Tualatin	OR	97062-6611
Ray Wells Inc - Salaried	P	1770 Laurel Way	Florence	OR	97439-9461
RL Reimers Company	M	3939 Old Salem Rd NE Ste 200	Albany	OR	97321-4886
Russell and Sons Plumbing	M	6015 NE 88th St	Vancouver	WA	98665-0957
SM Andersen Co Inc	M	6712 N Cutter Cir	Portland	OR	97217-3933
Specialized Pavement Marking Inc	M	11095 SW Industrial Way Ste A	Tualatin	OR	97062-9685
Steve Keeton Construction Inc	P	68590 Cloverdale Rd	Sisters	OR	97759
Timberline Electrical Contractors Inc	P	9414 SW Barbur Blvd Ste 100	Portland	OR	97219-5411
Walén Construction	M	PO Box 2267	Wilsonville	OR	97070-2267
West Rail Construction	M	504 NE 192nd Ave	Vancouver	WA	98684-7526
Yorke & Curtis	M	4480 SW 101st Ave	Beaverton	OR	97005-3427

FINANCIAL REPORT

FOR THE FIRST QUARTER ENDING JUNE 30, 2019

PREPARED FOR:

AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER

PREPARED BY:

VIMLY BENEFIT SOLUTIONS

12121 HARBOUR REACH DRIVE
SUITE 105
MUKILTEO, WA 98275

UNAUDITED FINANCIAL REPORT

**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER
UNAUDITED REPORT OF BENEFIT OBLIGATIONS AND
NET ASSETS AVAILABLE FOR BENEFITS
FOR THE FIRST QUARTER ENDING JUNE 30, 2019**

ASSETS**Cash**

Heritage Bank	\$	51,511
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Investments

Columbia Cash Reserves Fund	\$	359,525
Columbia Short Term Bond Fund		368,614
Columbia Balanced Fund		386,946
		\$ 1,115,084

Receivables

Employer Contributions Receivable	\$	138,172
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TOTAL ASSETS

	\$	1,304,767
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LIABILITIES

Employer Advance Contributions	\$	2,931
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BENEFIT OBLIGATIONS

Medical Premiums Payable	\$	49,374
Administrative Accounts Payable		5,733
Hour Bank Liability (See Schedule 2)		86,533
		\$ 141,640

EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS

	\$	1,160,196
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**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER
REPORT OF CHANGES IN BENEFIT OBLIGATIONS AND
NET ASSETS AVAILABLE FOR BENEFITS
FOR THE FIRST QUARTER ENDING JUNE 30, 2019**

	CURRENT PERIOD	YEAR TO DATE 2019-2020	YEAR TO DATE 2018-2019	YEAR TO DATE 2017-2018	YEAR TO DATE 2016-2017	YEAR TO DATE 2015-2016	YEAR TO DATE 2014-2015
NET INCREASE IN DOLLAR BANK OBLIGATIONS (SEE SCHEDULE 2)	\$ (29,346)	\$ (29,346)	\$ 6,546	\$ (3,923)	\$ (1,635)	\$ 20,445	\$ (8,749)
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS:							
Contributions:							
Employer Contributions	\$ 2,805,798	\$ 2,805,798	\$ 12,317,857	\$ 10,665,191	\$ 8,428,081	\$ 8,296,211	\$ 8,480,517
Total Contributions	\$ 2,805,798	\$ 2,805,798	\$ 12,317,857	\$ 10,665,191	\$ 8,428,081	\$ 8,296,211	\$ 8,480,517
Other Income:							
Dividend Income CMM	\$ 6,734	\$ 6,734	\$ 17,988	\$ -	\$ -	\$ -	\$ 7,755
Interest Income	95	95	425	-	-	-	-
Check Processing Fees	-	-	8,400	2,939	1,170	2,664	-
POP Fees	-	-	100	-	600	-	-
Realized Gains/Losses	16,499	16,499	18,220	27,968	41,047	8,156	45,818
Total Other Income	\$ 23,328	\$ 23,328	\$ 45,133	\$ 30,907	\$ 42,817	\$ 10,820	\$ 53,573
TOTAL CONTRIBUTIONS	\$ 2,829,126	\$ 2,829,126	\$ 12,369,536	\$ 10,692,175	\$ 8,469,263	\$ 8,327,476	\$ 8,525,341
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:							
Regence Medical Premium Cost	\$ 2,543,225	\$ 2,543,225	\$ 11,141,458	\$ 9,602,320	\$ 7,556,022	\$ 7,532,010	\$ 7,642,888
The Standard Dental Premium Cost	68,884	68,884	313,189	287,202	286,244	313,826	328,357
The Standard Vision Premium Cost	9,414	9,414	51,581	51,854	44,243	48,663	49,236
Lifemap Premium Cost	9,114	9,114	39,637	39,358	31,731	30,082	26,600
CDHP Premium Cost	294	294	1,048	1,207	917	507	552
Life Balance Premium Cost	209	209	1,788	1,756	932	1,303	652
Total Premium Expenses	\$ 2,631,140	\$ 2,631,140	\$ 11,548,701	\$ 9,983,697	\$ 7,920,089	\$ 7,926,391	\$ 8,048,285
Administrative Expenses (See Schedule 1)	\$ 173,012	\$ 173,012	\$ 797,042	\$ 715,106	\$ 581,725	\$ 613,237	\$ 588,836
TOTAL DEDUCTIONS	\$ 2,804,152	\$ 2,804,152	\$ 12,345,743	\$ 10,698,803	\$ 8,501,814	\$ 8,539,628	\$ 8,637,121
INCREASE (DECREASE) IN EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS							
NET INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	\$ 24,974	\$ 24,974	\$ 23,793	\$ (6,628)	\$ (32,551)	\$ (212,152)	\$ (111,780)
EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS							
BEGINNING OF PERIOD	\$ 1,135,222	\$ 1,135,222	\$ 1,111,429	\$ 1,117,446	\$ 1,161,978	\$ 1,374,130	\$ 1,491,392
AUDIT ADJUSTMENTS	-	-	-	431	(11,981)	(11,981)	(5,484)
END OF PERIOD	\$ 1,160,196	\$ 1,160,196	\$ 1,135,222	\$ 1,111,249	\$ 1,117,446	\$ 1,149,997	\$ 1,374,128

**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER
SUPPLEMENTAL INFORMATION: SCHEDULE 1
SCHEDULE OF ADMINISTRATIVE EXPENSES
FOR THE FIRST QUARTER ENDING JUNE 30, 2019**

	CURRENT	2019-2020	2018 - 2019	2017 - 2018	2016 - 2017	2015 - 2016	2014-2015
	PERIOD	YEAR TO	YEAR TO	YEAR TO	YEAR TO	YEAR TO	YEAR TO
		DATE	DATE	DATE	DATE	DATE	DATE
Agent Commissions	\$ 112,232	\$ 112,232	\$ 492,864	\$ 426,397	\$ 337,155	\$ 324,878	\$ 338,650
Administrative Fee - Willis	37,525	37,525	175,299	164,706	127,634	126,630	131,990
Vimly Administrative Fees	22,972	22,972	107,043	100,461	76,166	73,763	75,169
Broker Retention	-	-	-	-	-	4,575	8,375
Wellness Program	-	-	-	-	85	2,120	4,521
Administrative Expenses	-	-	996	4,034	4,603	6,983	9,412
Legal Fees	111	111	5,810	3,642	15,512	59,151	6,515
Audit Fees	-	-	15,030	14,450	12,350	14,244	13,624
Consulting Fees - IBNR	-	-	-	-	7,972	-	-
Website Expenses	-	-	-	81	-	-	-
Printing Fees	173	173	-	1,286	248	893	580
Travel & Conferences	-	-	-	49	-	-	-
Total Administrative Expenses	\$ 173,012	\$ 173,012	\$ 797,042	\$ 715,106	\$ 581,725	\$ 613,237	\$ 588,836

**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER
 SUPPLEMENTAL INFORMATION: SCHEDULE 2
 SCHEDULE OF DOLLAR BANK BALANCE
 FOR THE FIRST QUARTER ENDING JUNE 30, 2019**

	SPM	Ray Wells Inc	H & J Construction	Lantz	Total
Beginning Balance	62,614	17,419	1,691	5,726	87,450
Increase/(Decrease)	(2,213)	41	(400)	1,655	(917)
Ending Balance	\$ 60,401	\$ 17,460	\$ 1,291	\$ 7,382	\$ 86,533