



# AGC Health Benefit Trust

**Meeting of the Board of Trustees**

**AGC Oregon Columbia Chapter**

**December 3, 2020**



**Meeting Agenda**  
 Thursday, December 03, 2020  
 10:00 am – 12:00 pm

Location: AGC Oregon-Columbia Chapter  
 Zoom Meeting:  
<https://vimly.zoom.us/j/7273027837?pwd=M2JNS3RGUitreGt6SDJLd2k0SGJYQT09>  
 Meeting ID: 727 302 7837  
 Passcode: 298039

AGENDA	PRESENTER(S)
<b>I. Call to Order</b>	<b>Norman Russell, Chairman of the Board</b>
<b>II. Audit Report Update - year ending March 31, 2020</b>	<b>Clifton Larson Allen, Lee Colclasure</b>
<b>III. Legal Update</b>	<b>Stoel Rives LLP, Bethany Bacci</b>
<b>IV. Administrative Items</b>	
A. Approval of Minutes from September 9 <sup>th</sup> , 2020	Board of Trustees
<b>V. General Agent's Report</b>	<b>Autumn Schwerdfager &amp; Susan Taylor, JD Fulwiler &amp; Co. Insurance</b>
A. Renewal Summary	
B. Renewal & Sales Results	
C. Future Outlook	
<b>VI. Administrator's Report</b>	<b>Erik Ryan &amp; Jammie Starr, Vimly Benefit Solutions Inc.</b>
A. Membership Report	
B. Financial Reporting	
<b>VII. Date for Next Meeting</b>	
<b>VIII. Action Item Review – Current Meeting</b>	
<b>IX. Adjournment</b>	<b>Norman Russell, Chairman of the Board</b>

# Notice of Important Changes to Your Benefits under the AGC Health Benefit Trust

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This Notice is to inform you of certain changes to the AGC Health Benefit Trust (“Plan”) and of a delay in certain 2020 deadlines relevant to these and other benefits provided under the Plan.

## **A. Changes to Your Medical Benefits: COVID-19 Testing**

Effective March 1, 2020, and until further notice, the following changes are being made to the Regence Medical Benefits (“Regence Medical Benefits”) offered by the Plan:

1. Deductibles, co-pays, and co-insurance will be waived for (1) COVID-19 testing (by in-network or out-of-network providers), including serological tests that detect the patient’s immune response to the COVID-19 infection rather detecting the virus itself; (2) the associated provider visit at which COVID-19 testing is administered or ordered (including office visits, urgent care, emergency room and telehealth visits); and (3) other tests performed during the provider visit to determine the need for COVID-19 testing, if a COVID-19 test is ordered or administered at the provider visit. The Regence Medical Benefits will also cover the costs of COVID-19 testing at nontraditional settings, such as drive-through testing or screening sites at which a medical professional is administering the COVID-19 test. The Regence Medical Benefits will pay 100% of these costs. These changes in benefits will not cause you to lose eligibility to make contributions to your Health Savings Account
2. The Regence Medical Benefits will not require any prior authorization for tests for COVID-19 illness. For example, the Regence Medical Benefits will not require that you be tested for the flu before you are tested for COVID-19.
3. If and when COVID-19 vaccines, immunizations and other preventive services are recommended by the Center for Disease Control’s United States Preventive Services Task Force, the Regence Medical Benefits will pay for 100% of the cost for such services and immunizations with no deductible, co-insurance or co-payments due, beginning 15 business days after the recommendations are made.
4. The Regence Medical Benefits will waive all penalties for failure to obtain a pre-certification.
5. MDLive pre-screening for COVID is still covered at normal cost shares

## **B. Extension of Certain Deadlines under the Plan**

Due to the COVID-19 pandemic, the federal government has issued guidance extending deadlines for taking certain actions regarding the Plan. When calculating the deadlines set forth below, the Plan will not count the period beginning on March 1, 2020 and ending 60 days after the federal government has announced the end of the “National Emergency” period for COVID-19. We do not know at this time when the National Emergency period will end. Plan deadlines that expired prior to March 1, 2020, are not being extended.

### **1. Special Enrollment Deadlines.**

In certain circumstances, you have the right to enroll yourself and/or your eligible family members in the Regence Medical Benefits mid-year when certain events occur triggering 60-day “HIPAA Special Enrollment” periods. The deadlines for you to request special enrollment under the Regence Medical Benefits have been extended, if the deadlines occur on or after March 1, 2020. (Note: The deadlines for enrolling in other benefits offered by the Plan, such as the dental or vision benefits, have not been extended.) The deadlines that have been extended under the Regence Medical Benefits are:

- a. 31-day deadline to enroll yourself, your new spouse and eligible children after a marriage.
- b. 31-day deadline to enroll yourself, your new child and other eligible family members due to the birth, adoption or placement for adoption of a child.
- c. 31-day deadline to enroll yourself and/or other eligible family members due to loss of other group health plan coverage.
- d. 60-day deadline to enroll due to loss of Medicaid or state Children’s Health Insurance Program (SCHIP) coverage or due to eligibility for premium subsidy from Medicaid or SCHIP.

More information on the HIPAA special enrollment rules are found in the Summary Plan Description for the Plan.

Even though these HIPAA special enrollment deadlines are being extended, coverage for you and/or your family members who are enrolling in the Regence Medical Benefits under the HIPAA special enrollment rules will not become effective until the first day of the month after you request such a special enrollment. Thus, the earlier that you enroll the new family members after the triggering event, the sooner they will have coverage. There is one exception to this rule: when you request special enrollment due to birth, adoption, or placement for adoption of a new child, coverage will effective retroactively to the date of the birth, adoption or placement for adoption.

Here's a couple of examples showing you how the new deadlines are calculated, taking the delay into account.

You and your spouse are enrolled in the Regence \$2,500 Deductible Plan with HSA Option on January 1, 2020. You have a new baby on March 1, 2020. If you want coverage for your new baby, you normally would be required to enroll the new baby by April 1, 2020. You now can enroll the baby anytime between March 1 and 91 days after the National Emergency ends. Let's say that you request enrollment for the new baby on July 1, 2020. The baby will be covered as of March 1, 2020. You will have to make back payments for the additional contributions due to the enrollment of the baby (if any) for the months of March, April, May and June.

You are enrolled in the Regence \$500 Deductible PPO Option Plan as of January 1, 2020. You are married on March 1, 2020. You normally would be required to enroll your new spouse by April 1, 2020. You can now enroll the new spouse anytime between March 1 and 91 days after the National Emergency ends. Let's say that you request enrollment for your new spouse on August 15, 2020. Your new spouse will be covered as of September 1, 2020. If you had requested enrollment for your new spouse on March 15, 2020, your new spouse would have been covered as of April 1, 2020.

## 2. COBRA Continuation Coverage Deadlines.

The following deadlines for COBRA continuation coverage that occur on or after March 1, 2020, have been delayed by this federal guidance. (Deadlines that expired prior to March 1, 2020 are not being extended.) This applies to any COBRA continuation coverage provided by the Plan.

- a. The 60-day deadline to elect COBRA coverage
- b. Deadlines for making COBRA premium payments
- c. Deadlines for individuals to notify the Plan of a COBRA qualifying event (such as notification of a divorce)
- d. Deadline to notify the Plan of a determination of disability by the Social Security Administration (for purposes of the 11-month disability extension provided by COBRA)

Here's an example to show how the new deadlines are calculated, taking the delay into account.

Your COBRA premium payment for April is due on April 1. The last day of your grace period to make such a payment is May 1. The deadline to make your COBRA premium payment for April is delayed until 90 days after the National Emergency ends.

Please note that if you do not make your April COBRA premium payment by May 1, the Plan will not pay benefits for medical expenses you incur during April until you make your premium payment for April. Therefore, even though you have extra time to make your COBRA premium payments, you should continue to make them when they are due if you are able to do so.

3. Deadlines for Filing Claims and Certain Appeals.

The federal guidance also delays the deadline for filing a claim for benefits and the date by which you must file an appeal of a denial of a claim for benefits. This applies to all benefits provided by the Plan that are subject to ERISA. The federal guidance also delays certain timeframes relating to a request for an external review under the Regence Medical Benefits.

C. **New Eligible Expenses for Health Savings Accounts (HSAs).**

The following items are eligible for reimbursement from a Health Savings Account on a tax-free basis for purchases made on or after January 1, 2020.

- a. Most over-the-counter drugs and medical supplies, whether or not they were prescribed. This includes items such as allergy medicine, cold medicine and pain relievers. However, vitamins or supplements are not covered unless a letter of medical necessity by a licensed medical provider is provided for these expenses. CBD oil, lotions and other CBD products are not covered.
- b. Menstrual care products, such as tampons, pads, liners, cup, sponge and similar products.

If you have questions about the Plan or a benefit it provides, you can find more information at <http://www.agchealthplansnw.com/AGCOR.htm> or by calling the Plan Administrator at 503-462-4041.

This Summary of Material Modifications (“SMM”) modifies some of the information contained in the Summary Plan Descriptions (“SPD”) for the Plan. This constitutes a change to the SPD and benefit booklets for your Plan effective as of the dates shown above and is a SMM under ERISA. Note: in the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.



Meeting of the Board of Trustees  
September 9, 2020

**Trustees – In Attendance**

Norman Russell, Chairman  
Roger Silbernagel  
Leigh Tapani

**Trustees – Not in Attendance**

David Wales

**Others in Attendance**

Mike Salsgiver – Executive Director, AGC Oregon-Columbia Chapter  
Trisha Fulwiler – President, JD Fulwiler  
Susan Taylor – Account Manager, JD Fulwiler & Co. Insurance  
Autumn Schwerdfager – Senior Account Manager, JD Fulwiler & Co. Insurance  
Jammie Starr – Account Manager, Vimly Benefit Solutions  
Erik Ryan – VP of Client Services, Vimly Benefit Solutions

**Call to Order**

The meeting was called to order at 12:06 p.m. by Chairman Russell.

**Review and Approval of Prior Meeting Minutes**

**Motion: It was moved, seconded, and carried for the Trustees to approve the minutes from the January 16, 2020 meeting.**

**Sponsor Expense Reports**

**Motion: It was moved, seconded, and carried for the Trustees to approve and pay the Sponsor Expense Reports for Q1 & Q2 2020**

**General Agent's Report**

**A. Carrier Renewals**

Ms. Schwerdfager reported that all carriers except for Regence have proposed a rate pass for 2021. Regence is offering a 9.34% medical and a 6.23% RX for an overall proposal of 8.91% increase. With considerations, Regence estimates the overall increase will be approximately 5% over current. Group premiums will vary from -10.4% to +15% change.

Ms. Schwerdfager continued by reviewing the Regence Renewal Drivers. These included experience loss ratio of 86.95%, no claims exceeding the pooling level of \$200,00, an increased age/sex factor of 291% and high claimants continuing into 2021.

Ms. Schwerdfager reviewed the Actuarial Consultant Calculation that included a projected percentage increase of 10.67% using the last 12 months experience and 15.92% omitting the COVID months. Ms. Taylor stated that overall, the Regence proposal presents as fair in comparison to projections made by the independent actuary.

Ms. Schwerdfager continued by reviewing the Proposed Benefit Design Changes by Regence.

1. Network Consolidation to a standard 2 tier network as opposed to the current 3 tiers.
2. Increase INN OOPM to adjust to market.
3. Primary Care Visits increased copays from \$25 – 35\$ on Value plans.
4. All Plans adjust network virtual care visits to 50% of in-person visit, outpatient mental health visits to mirror PCP co-pay and ER co-pay increase from \$150 to \$200.
5. Add New Medical Plans
  - Value 500 Deductible
  - Value 3500 Deductible
  - Value 6000 Deductible
  - HSA 4500 Deductible
6. Rx plan design changes.
  - a. Replace RX 2 plan
  - b. Add Rx 3

## **B. Renewal Discussions and Recommendations**

The Board discussed the Regence medical renewal in detail. After the discussion, the Board decided that the recommended plan changes were acceptable but to table the medical renewal and continue with negotiations to try to reduce the medical renewal increase. The Board will vote on the medical renewal as well as the ancillary carrier renewals through email when all rates are finalized. Premium gross up for 2021 will also be voted on via email so that all 2021 renewal items are addressed together.

JDF Fulwiler presented the Health Advocate 2020 Summary. Based on utilization and cost, JDF Fulwiler recommended eliminating Health Advocate from the Trust offering. Board of Trustees agreed, and Health Advocate will be removed from the proposed carrier renewals.

Ms. Schwerdfager reviewed the Wellness Program 2020 Summary. Due to COVID-19 the requirement for members to obtain a preventative exam was removed. Regence will continue to raffle two \$250 gift cards monthly through December. 11 groups will receive the retroactive \$8.00 PEPM premium credit and the \$3.00 PEPM off their 2021 medical premiums. Estimated cost to the trust is \$12,688.

## **Administrator's Report**

### **A. Membership Report**

Ms. Starr reported on the Trust membership as of September 2020:

- 58 employer groups



- 971 total employees and 1,843 total members
- 8 COBRA members
- Employee enrollment high mark was in October 2019 and the low mark was just prior to the last renewal in December 2019.
- Of the 58 Employers within the Trust, 22 also offer their employees dental coverage and 33 offer vision.
- Top 3 plans elected by employer groups PPO 500, PPO 3000 and PPO 1000
- 4.11% of the member population reside outside of Oregon.

## **B. Financial Report**

Mr. Ryan reported on the health of Heritage Bank. Heritage Bank continues to be a well performing bank. They reported a 6.1 million loss, however this was a book loss to reserve funds for potential loan loss in the future. Heritage is still considered a healthy bank.

Mr. Ryan reviewed the financials for quarter ending June 30, 2020. Cash with Heritage Bank is at \$46,945 and the current value of the investments is \$1,160,093. Total assets are \$1,315,965 and total liabilities and benefit obligations during the period total \$159,427. The resulting net assets available for benefits over benefit obligations \$1,156,538 is a slight decrease of \$3,600 from the prior year period.

Total employer contributions for the current period were \$2,780,821 and total deductions were \$2,703,203, which leaves the Trust with net increase in assets available for benefits at \$77,618 for the current period.

Mr. Ryan noted that Excess of Net Assets Available for Benefits Over Benefit Obligation of \$1,156,538 is less than total investments of \$1,160,093. This means if the Trust were to stop today, money from investments would need to be moved to meet obligation.

Mr. Ryan updated the Board on Vimly's work from home status until the end of the year due to COVID. All operations continue to operate as normal.

### **Date for Next Meeting**

The next meeting date will be December 3<sup>rd</sup> at 10:00am via Zoom conference.

### **Adjournment**

With no additional items for discussion, Chairman Russell adjourned the meeting at 1:31 pm.



# GENERAL AGENT'S REPORT

## AGC Health Benefit Trust Board of Trustees Meeting

Thursday, December 3, 2020

*prepared by:*

**Autumn Schwerdfager**

Senior Account Manager

JD Fulwiler & Company Insurance

800.735.8325 | [www.jdfulwiler.com](http://www.jdfulwiler.com)

[www.AGChhealthplansnw.com](http://www.AGChhealthplansnw.com)

JDFULWILER &  
COMPANY INSURANCE



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## Section 1: 2020 Renewal Results

	2020												Total
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Employers up for renewal	24	1	3	4	3	3	3	4	2	2	0	6	55
Confirmed	19	0	3	4	2	3	2	3	1	2	0	5	44
Terminated	(5)	(2)	0	0	0	0	(2)	0	(1)	0	0	(1)	(11)
<i>Renewal Retention</i>													80%
New Sales	5	1	0	3	0	1	0	3	0	1	3	5	22
<b>Total Participating Employers</b>	<b>24</b>	<b>1</b>	<b>3</b>	<b>7</b>	<b>2</b>	<b>4</b>	<b>2</b>	<b>6</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>10</b>	<b>66</b>
<i>Overall Retention</i>													120%

# Section 2: 2021 Renewal Summary

## January 2021 Renewal Summary

Carrier name	Line(s) of business	Renewal impact
Regence BCBS	Medical/Rx	Medical/RX: 5% Overall (with benefit changes)
Regence BCBS	Wellness Administration	\$3.00 PEPM
Standard Insurance Company	Dental	Rate Pass
Standard Insurance Company	Vision	Rate Pass
LifeMap	Group Life/AD&D	Rate Pass 24-month contract effective through 12/31/22
LifeMap	Voluntary Products	Rate Pass 24-month contract effective through 12/31/22
LifeBalance	Lifestyle/Discount Program	Rate Pass (\$0.80 PEPM)
BPA Health	EAP	N/A 24-month contract effective through 12/31/21
Health Advocate	Advocacy Service	Termed Contract

- Employers up for renewal January 2021: 24
- Renewals confirmed to date: 14
- Terminations confirmed to date: 0
- New sales confirmed to date: 4

## Quoting Results/Sales/Terms

	2021 (YTD)	2020	2019	2018
Quotes	85	308	270	302
New Sales	4	22	11	12
Close Ratio	4.7%	7.1%	4%	4%

## 2021 Planning Calendar

Task/Initiative	2021											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Quarterly board meetings												
Strategic planning session												
Broker engagement												
Broker network evaluation – <i>schedule TBD</i>												
Wellness program open to members												
Wellness reward payment to employers												
EAP program promotion												
Renewal Process												
Pre-renewal strategy discussion												
Identify carrier/vendor selection criteria (if marketing)												
Develop and distribute RFP (if marketing)												
Evaluate and negotiate renewal and/or marketing												
Present renewal and/or market results												
Finalize renewal with client												
Deliver renewals to participating employers												

## Section 3: Future Outlook

- 2020 Presidential Election – Joe Biden elected 46<sup>th</sup> president of United States
- Supreme Court – [California v. Texas – oral arguments heard on November 10, 2020](#)
  - Do plaintiffs have the standing to sue?
  - Did reducing the individual mandate penalty to \$0 make the corresponding ACA provision unconstitutional?
  - If the provision is found to be unconstitutional, does that make the entire law unconstitutional, or can that provision be “severed” from the law?
- COVID-19
  - Data Tracking ([Kaiser Family Foundation](#) as of 11/30/20)
    - Total cases: 63.2M (worldwide); 13.48M (USA)
    - New cases on 11/30: 506K (worldwide); 156,973 (USA)
    - Total deaths: 1.47M (worldwide); 266,802 (USA)
    - New deaths on 11/30: 8,670 (worldwide); 1,160 (USA)
    - Currently hospitalized cases: ~96K (USA)
    - All states, except Hawaii, are currently considered ‘COVID-19 Hotspots’
  - Vaccines
    - Pfizer/BioNTech’s vaccine is expected to get an emergency use authorization from FDA and be available for distribution within next 2-3 weeks.
    - Second vaccine developed by Moderna is about a week behind.
- Industry Cost Drivers
  - COVID-19: Cost of testing/treatment – per [www.regence.com](#):
    - Testing coverage at no member cost-share is in effect through the end of the proclaimed federal Health and Human Services Public Health Emergency.
    - Regence will cover the cost of treatment at in-network facilities and inpatient medications for COVID-19 without any out-of-pocket costs through March. 31, 2021.
    - Once available, Regence will cover COVID-19 immunizations with no out-of-pocket costs to members.
  - Pharmacy Trends
    - Share of specialty fills are increasing
    - Specialty drugs accounting for larger share of retail and mail-order spending
    - [Amazon announces ‘Amazon Pharmacy’](#) for home delivery, competing against CVS, Walgreens, and other large retailers that offer pharmacy services including Walmart
- What to expect for plans like AGC HBT over the next 1-2 years?
  - Oregon Insurance Division is actively reviewing association health plan (AHP) bonafide status and action plan for plans that do not satisfy requirements
  - Small group rates will continue to increase; carriers will jockey around for most competitive in marketplace
  - Potential carrier changes for other AHPs

## Section 4: Experience Reporting

Current Year – Rolling 12 Month (Nov19 – Oct20)

Paid Date	Premium/ Fees	Covered Charges	Paid Claims	Loss Ratio
Nov-19	\$776,828.36	\$1,550,851.18	\$901,583.83	116.06%
Dec-19	\$698,169.27	\$1,291,156.49	\$668,993.91	95.82%
Jan-20	\$771,718.73	\$892,835.58	\$436,645.43	56.58%
Feb-20	\$756,260.55	\$1,347,622.18	\$634,744.82	83.93%
Mar-20	\$763,664.78	\$1,490,825.32	\$749,093.74	98.09%
Apr-20	\$803,869.68	\$1,146,502.87	\$465,280.46	57.88%
May-20	\$818,292.02	\$702,556.16	\$317,607.98	38.81%
Jun-20	\$819,124.42	\$1,055,974.91	\$487,378.70	59.50%
Jul-20	\$784,275.88	\$936,210.29	\$436,887.39	55.71%
Aug-20	\$691,166.48	\$1,948,248.77	\$748,477.96	108.29%
Sep-20	\$805,869.88	\$1,131,179.20	\$581,488.90	72.16%
Oct-20	\$802,055.33	\$1,157,401.26	\$546,928.03	68.19%
<b>Total:</b>	<b>\$9,291,295.38</b>	<b>\$14,669,364.21</b>	<b>\$6,975,111.15</b>	<b>75.07%</b>



## AGC Oregon Columbia Chapter - November 2020

### Membership Highlights

Membership	Current	% of Change From Prior Year	Prior Year Same Period
Number of Employer Groups	63	6.8%	59
Number of Employees	1,014	1.2%	1,002
Number of Total Members	1,914	0.0%	1,914
Number of Medical COBRA Members	9	28.6%	7

### Employee High & Low Watermarks (Medical)

High Watermark	955 Employees in November 2020	Low Watermark	828 Employees in December 2019
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### Employee Demographics by Age - Medical

Age	# of Employees in each bracket	% of Employees in each bracket
0 - 29	171	17.91%
30 - 39	259	27.12%
40 - 49	229	23.98%
50 - 59	203	21.26%
60 - 69	92	9.63%
70 +	1	0.10%

### Employer Lines of Coverage

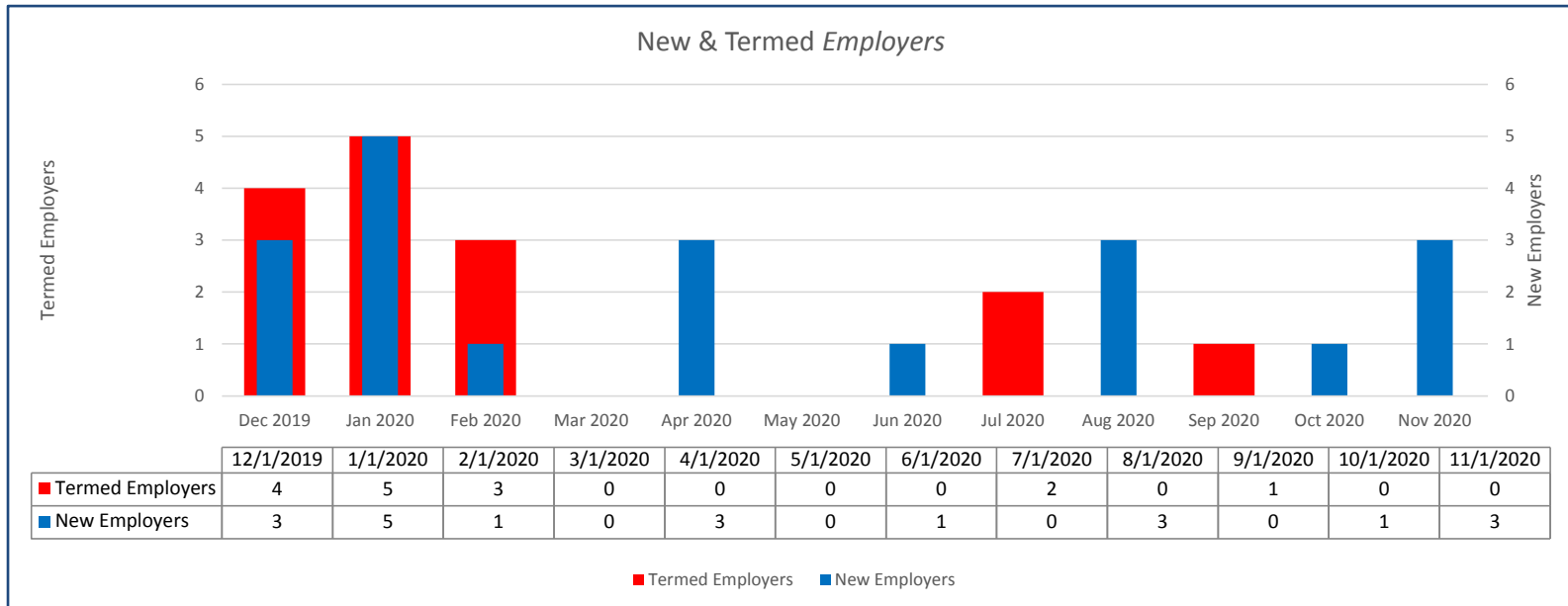
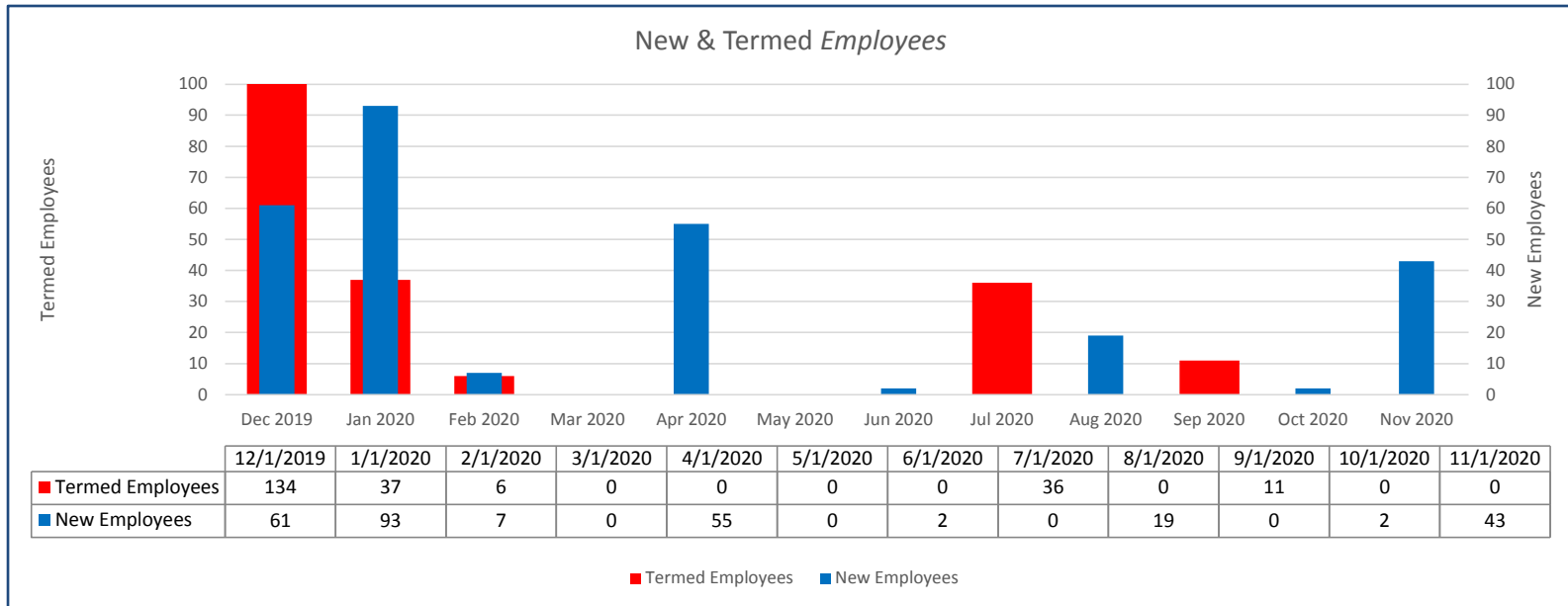
Coverage	# of Employers	# of Members	% of Employers
Medical	63	1836	100%
RX**	61	1763	97%
Dental	24	573	38%
Vision	37	923	59%
Life Balance Card	7	129	11%
Buy up Life	2	3	3%
Wellness	11	141	17%

\*\* 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 December 2019 through November 2020





# AGC Health Benefit Trust - Oregon Columbia Chapter

## Net Membership History - Medical

Data includes Employee & Dependent counts & trends from December 2019 through November 2020

low-watermark **828**  
high-watermark **955**

### Member Medical Count

Activity Month	New	Continuous	Termed	Active
12/19	110	1445	307	1555
01/20	223	1465	90	1688
02/20	39	1641	47	1680
03/20	41	1647	33	1688
04/20	115	1655	33	1770
05/20	40	1745	25	1785
06/20	18	1764	21	1782
07/20	54	1675	107	1729
08/20	77	1713	16	1790
09/20	29	1739	51	1768
10/20	37	1725	43	1762
11/20	130	1706	56	1836

### Employee Medical Count

Activity Month	New	Continuous	Termed	Active
12/19	68	760	149	<b>828</b>
01/20	114	772	56	886
02/20	20	861	25	881
03/20	17	863	18	880
04/20	65	861	19	926
05/20	21	912	14	933
06/20	13	921	12	934
07/20	27	878	56	905
08/20	37	897	8	934
09/20	15	902	32	917
10/20	17	894	23	911
11/20	83	872	39	<b>955</b>



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Net Membership History - Medical

Data includes Employee & Dependent counts & trends from December 2019 through November 2020

### New Member Medical Growth

Source:	New Members	Growth	Growth %
12/19	98	12	10.9%
01/20	171	52	23.3%
02/20	12	27	69.2%
03/20	0	41	100.0%
04/20	93	22	19.1%
05/20	0	40	100.0%
06/20	3	15	83.3%
07/20	0	54	100.0%
08/20	42	35	45.5%
09/20	0	29	100.0%
10/20	10	27	73.0%
11/20	68	62	47.7%

### New Employee Medical Growth

Source:	New Employees	Growth	Growth %
12/19	61	7	10.3%
01/20	93	21	18.4%
02/20	7	13	65.0%
03/20	0	17	100.0%
04/20	55	10	15.4%
05/20	0	21	100.0%
06/20	2	11	84.6%
07/20	0	27	100.0%
08/20	19	18	48.6%
09/20	0	15	100.0%
10/20	2	15	88.2%
11/20	43	40	48.2%

### Member Medical Reduction

Source:	Termed Members	Reduction	Reduction %
12/19	298	9	2.9%
01/20	48	42	46.7%
02/20	10	37	78.7%
03/20	0	33	100.0%
04/20	0	33	100.0%
05/20	0	25	100.0%
06/20	0	21	100.0%
07/20	69	38	35.5%
08/20	0	16	100.0%
09/20	11	40	78.4%
10/20	0	43	100.0%
11/20	0	56	100.0%

### Employee Medical Reduction

Source:	Termed Employees	Reduction	Reduction %
12/19	134	15	10.1%
01/20	37	19	33.9%
02/20	6	19	76.0%
03/20	0	18	100.0%
04/20	0	19	100.0%
05/20	0	14	100.0%
06/20	0	12	100.0%
07/20	36	20	35.7%
08/20	0	8	100.0%
09/20	11	21	65.6%
10/20	0	23	100.0%
11/20	0	39	100.0%



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Net Membership History - Dental

Data includes Employee & Dependent counts & trends from December 2019 through November 2020

low-watermark 270

high-watermark 311

### Member Dental Count

Activity Month	New	Continuous	Termed	Active
12/19	30	557	8	587
01/20	44	556	31	600
02/20	10	578	22	588
03/20	10	576	12	586
04/20	11	571	15	582
05/20	8	576	6	584
06/20	10	581	3	591
07/20	14	555	36	569
08/20	26	567	2	593
09/20	7	564	29	571
10/20	18	561	10	579
11/20	12	561	18	573

### Employee Dental Count

Activity Month	New	Continuous	Termed	Active
12/19	15	296	6	311
01/20	22	275	36	297
02/20	5	282	15	287
03/20	4	280	7	284
04/20	7	280	4	287
05/20	6	281	6	287
06/20	7	284	3	291
07/20	8	268	23	276
08/20	11	275	1	286
09/20	3	267	19	270
10/20	7	265	5	272
11/20	10	261	11	271



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

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

Carrier	Benefit	Election	Employees	Dependents	Members	Members	
RBS	Medical	EO	571	0	571	31.10%	
		ES	117	117	234	12.75%	
		EF	180	599	779	42.43%	
		EC	87	165	252	13.73%	
	Medical Total			955	881	1836	100.00%
	RX	EO	541	0	541	30.69%	
		ES	111	111	222	12.59%	
		EF	173	577	750	42.54%	
EC		86	164	250	14.18%		
RX Total			911	852	1763	100.00%	
RBS Total			1866	1733	3599	100.00%	
LMAC	Life	EO	995	0	995	99.50%	
	Voluntary Life	EO	3	0	3	0.30%	
	Spouse Life	EO	2	0	2	0.20%	
	LMAC Total			1000	0	1000	100.00%
LB	Life Balance Card	EO	129	0	129	100.00%	
STDIC	Dental	EO	134	0	134	8.96%	
		ES	45	45	90	6.02%	
		EF	70	222	292	19.52%	
		EC	22	35	57	3.81%	
	Dental Total			271	302	573	38.30%
	Vision	EO	263	0	263	17.58%	
		ES	67	67	134	8.96%	
		EF	96	307	403	26.94%	
EC		44	79	123	8.22%		
Vision Total			470	453	923	61.70%	
STDIC Total			741	755	1496	100.00%	
OAC	Discount	EO	141	0	141	100.00%	
AMFX	CDHP	EO	7	0	7	9.33%	
		ES	1	1	2	2.67%	
		EF	8	55	63	84.00%	
		EC	1	2	3	4.00%	
	CDHP Total			17	58	75	100.00%
AMFX Total			17	58	75	100.00%	



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

Cobra Breakdown			Dependent Breakdown		
COBRA Breakdown	Cobra	Total	Dependent Breakdown		Total
Medical	Non-COBRA	946	Medical	Non-Spouses	584
	COBRA	9		Spouses	297
Medical Total		955		Dependents	881
RX	Non-COBRA	902	RX	Non-Spouses	568
	COBRA	9		Spouses	284
RX Total		911		Dependents	852
Dental	Non-COBRA	270	Dental	Non-Spouses	187
	COBRA	1		Spouses	115
Dental Total		271		Dependents	302
Vision	Non-COBRA	468	Vision	Non-Spouses	290
	COBRA	2		Spouses	163
Vision Total		470		Dependents	453

Medical Cobra Population %: 0.94%



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

Carrier Breakdown			Gender Breakdown			
Carrier	Benefit	Total	Benefit	Gender	Total	% of Gender
RBS	Medical	955	Medical	Total Male	812	85.03%
	RX	911		Total Female	143	14.97%
RBS Total		1866	Medical Total		955	100.00%
LMAC	Life	995	RX	Total Male	776	85.18%
	Spouse Life	2		Total Female	135	14.82%
	Voluntary Life	3		RX Total		911
LMAC Total		1000	Dental	Total Male	230	84.87%
LB	Life Balance Card	129		Total Female	41	15.13%
LB Total		129	Dental Total		271	100.00%
STDIC	Dental	271	Vision	Total Male	411	87.45%
	Vision	470		Total Female	59	12.55%
STDIC Total		741	Vision Total		470	100.00%
OAC	Discount	141	Life	Total Male	842	84.62%
OAC Total		141		Total Female	153	15.38%
Life Total		995	Life Total		995	100.00%
AMFX	CDHP	17	CDHP	Total Male	10	58.82%
AMFX Total		17		Total Female	7	41.18%
CDHP Total		17	CDHP Total		17	100.00%
Life Balance Card				Total Male	118	91.47%
				Total Female	11	8.53%
Life Balance Card Total		129	Life Balance Card Total		129	100.00%
Voluntary Life				Total Male	2	66.67%
				Total Female	1	33.33%
Voluntary Life Total		3	Voluntary Life Total		3	100.00%
Discount				Total Male	108	76.60%
				Total Female	33	23.40%
Discount Total		141	Discount Total		141	100.00%





# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Distribution by Age Band - Gender Ratio

Benefit	Band	Male		Female		Total Employees	Total %
		Employees	%	Employees	%		
Medical	0 to 29	146	85.38%	25	14.62%	171	100.00%
	30 to 34	130	93.53%	9	6.47%	139	100.00%
	35 to 39	114	95.00%	6	5.00%	120	100.00%
	40 to 44	96	85.71%	16	14.29%	112	100.00%
	45 to 49	97	82.91%	20	17.09%	117	100.00%
	50 to 54	83	79.05%	22	20.95%	105	100.00%
	55 to 59	74	75.51%	24	24.49%	98	100.00%
	60 to 64	53	73.61%	19	26.39%	72	100.00%
	65 to 69	18	90.00%	2	10.00%	20	100.00%
	70 to 74	1	100.00%	0	0.00%	1	100.00%
Medical Total		812	85.03%	143	14.97%	955	100.00%
RX	0 to 29	139	86.88%	21	13.13%	160	100.00%
	30 to 34	122	93.13%	9	6.87%	131	100.00%
	35 to 39	107	95.54%	5	4.46%	112	100.00%
	40 to 44	94	85.45%	16	14.55%	110	100.00%
	45 to 49	93	83.04%	19	16.96%	112	100.00%
	50 to 54	79	79.00%	21	21.00%	100	100.00%
	55 to 59	71	75.53%	23	24.47%	94	100.00%
	60 to 64	52	73.24%	19	26.76%	71	100.00%
	65 to 69	18	90.00%	2	10.00%	20	100.00%
	70 to 74	1	100.00%	0	0.00%	1	100.00%
RX Total		776	85.18%	135	14.82%	911	100.00%
Dental	0 to 29	28	84.85%	5	15.15%	33	100.00%
	30 to 34	34	91.89%	3	8.11%	37	100.00%
	35 to 39	44	93.62%	3	6.38%	47	100.00%
	40 to 44	23	82.14%	5	17.86%	28	100.00%
	45 to 49	32	82.05%	7	17.95%	39	100.00%
	50 to 54	25	80.65%	6	19.35%	31	100.00%
	55 to 59	20	83.33%	4	16.67%	24	100.00%
	60 to 64	18	75.00%	6	25.00%	24	100.00%
	65 to 69	6	85.71%	1	14.29%	7	100.00%
	70 to 74	0	0.00%	1	100.00%	1	100.00%
Dental Total		230	84.87%	41	15.13%	271	100.00%



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Distribution by Age Band - Gender Ratio

Benefit	Band	Male		Female		Total Employees	Total %
		Employees	%	Employees	%		
CDHP	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	1	50.00%	1	50.00%	2	100.00%
	45 to 49	1	33.33%	2	66.67%	3	100.00%
	50 to 54	2	66.67%	1	33.33%	3	100.00%
	55 to 59	1	50.00%	1	50.00%	2	100.00%
	60 to 64	3	75.00%	1	25.00%	4	100.00%
	65 to 69	0	0.00%	1	100.00%	1	100.00%
CDHP Total		10	58.82%	7	41.18%	17	100.00%
Life Balance Card	0 to 29	24	96.00%	1	4.00%	25	100.00%
	30 to 34	17	94.44%	1	5.56%	18	100.00%
	35 to 39	16	88.89%	2	11.11%	18	100.00%
	40 to 44	18	94.74%	1	5.26%	19	100.00%
	45 to 49	14	93.33%	1	6.67%	15	100.00%
	50 to 54	12	92.31%	1	7.69%	13	100.00%
	55 to 59	8	80.00%	2	20.00%	10	100.00%
	60 to 64	7	77.78%	2	22.22%	9	100.00%
65 to 69	2	100.00%	0	0.00%	2	100.00%	
Life Balance Card Total		118	91.47%	11	8.53%	129	100.00%
Voluntary Life	35 to 39	1	100.00%	0	0.00%	1	100.00%
	45 to 49	1	100.00%	0	0.00%	1	100.00%
	60 to 64	0	0.00%	1	100.00%	1	100.00%
Voluntary Life Total		2	66.67%	1	33.33%	3	100.00%
Discount	0 to 29	13	86.67%	2	13.33%	15	100.00%
	30 to 34	8	100.00%	0	0.00%	8	100.00%
	35 to 39	16	94.12%	1	5.88%	17	100.00%
	40 to 44	11	78.57%	3	21.43%	14	100.00%
	45 to 49	15	78.95%	4	21.05%	19	100.00%
	50 to 54	16	61.54%	10	38.46%	26	100.00%
	55 to 59	15	68.18%	7	31.82%	22	100.00%
	60 to 64	11	64.71%	6	35.29%	17	100.00%
65 to 69	3	100.00%	0	0.00%	3	100.00%	
Discount Total		108	76.60%	33	23.40%	141	100.00%



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Distribution by Age Band - Gender to Age Band Ratio

Band	Male		Female		Total Employees	Total %
	Employees	%	Employees	%		
0 to 29	146	17.98%	25	17.48%	171	17.91%
30 to 34	130	16.01%	9	6.29%	139	14.55%
35 to 39	114	14.04%	6	4.20%	120	12.57%
40 to 44	96	11.82%	16	11.19%	112	11.73%
45 to 49	97	11.95%	20	13.99%	117	12.25%
50 to 54	83	10.22%	22	15.38%	105	10.99%
55 to 59	74	9.11%	24	16.78%	98	10.26%
60 to 64	53	6.53%	19	13.29%	72	7.54%
65 to 69	18	2.22%	2	1.40%	20	2.09%
70 to 74	1	0.12%	0	0.00%	1	0.10%
<b>Grand Total</b>	<b>812</b>	<b>100.00%</b>	<b>143</b>	<b>100.00%</b>	<b>955</b>	<b>100.00%</b>



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Distribution by Coverage & Plan

Benefit	Description	Employees	Dependents	Members	% of Members
Medical	PPO 500	256	293	549	29.90%
	PPO 2000	131	86	217	11.82%
	PPO 3000	117	103	220	11.98%
	PPO 1500	111	118	229	12.47%
	PPO 1000	100	111	211	11.49%
	Value 1000	99	86	185	10.08%
	Value 2500	51	31	82	4.47%
	HSA 2500	42	29	71	3.87%
	PPO 5000	24	17	41	2.23%
	Value 5000	24	7	31	1.69%
Medical Total		955	881	1836	100.00%
RX	Rx 1	811	772	1583	89.79%
	Rx 2	100	80	180	10.21%
RX Total		911	852	1763	100.00%
Dental	Dental 1500	130	161	291	50.79%
	Dental 1000	107	116	223	38.92%
	Dental 1500w/Ortho	16	4	20	3.49%
	Dental 2000	15	14	29	5.06%
	Dental 2000w/Ortho	3	7	10	1.75%
Dental Total		271	302	573	100.00%
Vision	Plan 150	313	290	603	65.33%
	Plan 100	129	144	273	29.58%
	Plan 100V	16	5	21	2.28%
	Plan 150V	12	14	26	2.82%
Vision Total		470	453	923	100.00%
Life	Life / AD&D	990	0	990	99.50%
	Vol Accident - Individual	3	0	3	0.30%
	Vol Accident - EE+Spouse	2	0	2	0.20%
Life Total		995	0	995	100.00%
CDHP	FSA Medical 2020	8	27	35	46.67%
	FSA Medical 2019	5	4	9	12.00%
	CDHP Admin Fee 2020	4	27	31	41.33%
CDHP Total		17	58	75	100.00%
Life Balance Card	Life Balance Card	129	0	129	100.00%
Voluntary Life	Voluntary EE Life	3	0	3	100.00%
Spouse Life	Voluntary Spouse Life	2	0	2	100.00%
Discount	Wellness Incentive	141	0	141	100.00%



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### 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	134	41	63	18	256
	PPO 2000	87	14	17	13	131
	PPO 3000	71	13	18	15	117
	PPO 1500	60	15	29	7	111
	PPO 1000	62	7	19	12	100
	Value 1000	58	12	19	10	99
	Value 2500	34	6	4	7	51
	HSA 2500	28	6	7	1	42
	PPO 5000	18	2	4	0	24
	Value 5000	19	1	0	4	24
Medical Total		571	117	180	87	955
RX	Rx 1	480	100	157	74	811
	Rx 2	61	11	16	12	100
RX Total		541	111	173	86	911
Dental	Dental 1500	64	18	42	6	130
	Dental 1000	49	23	23	12	107
	Dental 1500w/Ortho	14	1	0	1	16
	Dental 2000	7	2	3	3	15
	Dental 2000w/Ortho	0	1	2	0	3
Dental Total		134	45	70	22	271
Vision	Plan 150	182	38	60	33	313
	Plan 100	63	24	33	9	129
	Plan 100V	12	3	1	0	16
	Plan 150V	6	2	2	2	12
Vision Total		263	67	96	44	470
Life	Life / AD&D	990	0	0	0	990
	Vol Accident - Individual	3	0	0	0	3
	Vol Accident - EE+Spouse	2	0	0	0	2
Life Total		995	0	0	0	995
CDHP	FSA Medical 2020	2	0	6	0	8
	FSA Medical 2019	3	1	1	0	5
	CDHP Admin Fee 2020	2	0	1	1	4
CDHP Total		7	1	8	1	17
Life Balance Card	Life Balance Card	129	0	0	0	129
Voluntary Life	Voluntary EE Life	3	0	0	0	3
Spouse Life	Voluntary Spouse Life	2	0	0	0	2
Discount	Wellness Incentive	141	0	0	0	141



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Distribution by Carrier & Plan

Benefit	Carrier	Description	Employer Plan Count	Employers	Employees	Dependents	Members	% of Members
Medical	RBS	PPO 500	25	21	256	293	549	29.90%
		PPO 2000	10	6	131	86	217	11.82%
		PPO 3000	16	10	117	103	220	11.98%
		PPO 1500	11	4	111	118	229	12.47%
		PPO 1000	12	8	100	111	211	11.49%
		Value 1000	4	4	99	86	185	10.08%
		Value 2500	7	4	51	31	82	4.47%
		HSA 2500	4	3	42	29	71	3.87%
		PPO 5000	3	1	24	17	41	2.23%
		Value 5000	3	2	24	7	31	1.69%
Medical Total			95	63	955	881	1836	100.00%
RX	RBS	Rx 1	57	55	811	772	1583	89.79%
		Rx 2	7	6	100	80	180	10.21%
RX Total			64	61	911	852	1763	100.00%
Dental	STDIC	Dental 1500	12	11	130	161	291	50.79%
		Dental 1000	10	9	107	116	223	38.92%
		Dental 1500w/Ortho	1	1	16	4	20	3.49%
		Dental 2000	2	2	15	14	29	5.06%
		Dental 2000w/Ortho	1	1	3	7	10	1.75%
Dental Total			26	24	271	302	573	100.00%
Vision	STDIC	Plan 150	24	24	313	290	603	65.33%
		Plan 100	12	10	129	144	273	29.58%
		Plan 100V	1	1	16	5	21	2.28%
		Plan 150V	2	2	12	14	26	2.82%
Vision Total			39	37	470	453	923	100.00%
Life	LMAC	Life / AD&D	66	63	990	0	990	99.50%
		Vol Accident - Individual	3	0	3	0	3	0.30%
		Vol Accident - EE+Spouse	1	0	2	0	2	0.20%
Life Total			70	63	995	0	995	100.00%
CDHP	AMFX	FSA Medical 2020	1	1	8	23	31	64.58%
		FSA Medical 2019	1	1	5	4	9	18.75%
		CDHP Admin Fee 2020	1	0	4	4	8	16.67%
CDHP Total			3	2	17	31	48	100.00%
Life Balance Card	LB	Life Balance Card	8	7	129	0	129	100.00%
Voluntary Life	LMAC	Voluntary EE Life	2	2	3	0	3	100.00%
Spouse Life	LMAC	Voluntary Spouse Life	2	2	2	0	2	100.00%
Discount	OAC	Wellness Incentive	11	11	141	0	141	100.00%



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Plans by Region - Employers

Er Region	PPO 500	PPO 3000	PPO 1000	PPO 2000	PPO 1500	Value 2500	Value 1000	HSA 2500	Value 5000	PPO 5000	Grand Total
Portland Metro	8	1	6	3	3	2	1	1	0	0	25
Mid-Valley	7	3	0	1	0	0	0	1	1	1	14
Sw Washington	3	1	0	1	0	1	2	0	0	0	8
North Valley	0	2	1	0	1	1	0	0	1	0	6
South East	1	0	0	0	0	0	1	0	0	0	2
Central	1	1	0	0	0	0	0	0	0	0	2
Linn County	0	1	0	0	0	0	0	1	0	0	2
Eastern	1	0	0	0	0	0	0	0	0	0	1
Gorge	0	1	0	0	0	0	0	0	0	0	1
Southern	0	0	1	0	0	0	0	0	0	0	1
North Coast	0	0	0	1	0	0	0	0	0	0	1
<b>Total Employers</b>	<b>21</b>	<b>10</b>	<b>8</b>	<b>6</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>63</b>
<b>% of Employers</b>	<b>33.33%</b>	<b>15.87%</b>	<b>12.70%</b>	<b>9.52%</b>	<b>6.35%</b>	<b>6.35%</b>	<b>6.35%</b>	<b>4.76%</b>	<b>3.17%</b>	<b>1.59%</b>	<b>100.00%</b>



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Plans by Region - Employees

Ee Region	PPO 500	PPO 2000	PPO 3000	PPO 1500	PPO 1000	Value 1000	Value 2500	HSA 2500	PPO 5000	Value 5000	Grand Total
Portland Metro	80	63	21	42	58	26	27	10	5	8	340
Mid-Valley	56	23	38	5	6	1	7	16	9	7	168
North Valley	34	16	17	31	6	3	8	13	3	5	136
Sw Washington	44	14	12	8	12	34	9	0	1	1	135
South East	18	0	0	0	0	23	0	0	0	0	41
Central	10	7	12	2	2	0	0	1	0	0	34
Southern	1	1	1	2	14	0	0	0	3	2	24
West, Wa	5	0	0	11	0	2	0	0	0	0	18
North Coast	2	3	0	3	1	1	0	1	1	0	12
Beaverton	3	1	0	0	1	3	0	0	0	1	9
Gorge	0	0	7	0	0	0	0	0	0	0	7
Bend	0	1	6	0	0	0	0	0	0	0	7
Eastern	1	0	0	2	0	0	0	0	2	0	5
Aloha	0	0	0	0	0	3	0	1	0	0	4
North, Wa	0	1	0	3	0	0	0	0	0	0	4
Canby, Ca	0	0	0	0	0	3	0	0	0	0	3
Yuma, Az	0	0	1	0	0	0	0	0	0	0	1
Burnsville, Mn	0	0	1	0	0	0	0	0	0	0	1
Juneau, Ak	0	0	0	1	0	0	0	0	0	0	1
Vista, Ca	1	0	0	0	0	0	0	0	0	0	1
Tucson, Az	1	0	0	0	0	0	0	0	0	0	1
Harrisburg, Pa	0	1	0	0	0	0	0	0	0	0	1
Downey, Id	0	0	1	0	0	0	0	0	0	0	1
Cottonwood, Ca	0	0	0	1	0	0	0	0	0	0	1
<b>Total Employees</b>	<b>256</b>	<b>131</b>	<b>117</b>	<b>111</b>	<b>100</b>	<b>99</b>	<b>51</b>	<b>42</b>	<b>24</b>	<b>24</b>	<b>955</b>
<b>% of Employees</b>	<b>26.81%</b>	<b>13.72%</b>	<b>12.25%</b>	<b>11.62%</b>	<b>10.47%</b>	<b>10.37%</b>	<b>5.34%</b>	<b>4.40%</b>	<b>2.51%</b>	<b>2.51%</b>	<b>100.00%</b>





# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Employer Distribution by Region

State	Er Region	Total
OR	Portland Metro	25
	Mid-Valley	14
	Sw Washington	8
	North Valley	6
	Central	2
	Linn County	2
	South East	2
	Gorge	1
	Eastern	1
	North Coast	1
	Southern	1
OR Total		63



# AGC Health Benefit Trust - Oregon Columbia Chapter

## Employee Demographics

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

**Report Date: November 2020**

### Employee Distribution by Region

State	Ee Region	Employees	Dependents	Members	% of Members
OR	Portland Metro	340	285	625	34.04%
	Mid-Valley	168	162	330	17.97%
	North Valley	136	125	261	14.22%
	Sw Washington	135	205	340	18.52%
	South East	41	26	67	3.65%
	Central	34	9	43	2.34%
	Southern	24	2	26	1.42%
	North Coast	12	6	18	0.98%
	Beaverton	9	3	12	0.65%
	Bend	7	2	9	0.49%
	Gorge	7	10	17	0.93%
	Eastern	5	2	7	0.38%
	Aloha	4	1	5	0.27%
OR Total		922	838	1760	95.86%
Out of State	West, Wa	18	21	39	2.12%
	North, Wa	4	6	10	0.54%
	Canby, Ca	3	3	6	0.33%
	Burnsville, Mn	1	0	1	0.05%
	Vista, Ca	1	6	7	0.38%
	Yuma, Az	1	0	1	0.05%
	Tucson, Az	1	3	4	0.22%
	Juneau, Ak	1	0	1	0.05%
	Downey, Id	1	1	2	0.11%
	Cottonwood, Ca	1	3	4	0.22%
	Harrisburg, Pa	1	0	1	0.05%
Out of State Total		33	43	76	4.14%
Grand Total		955	881	1836	100.00%



# AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: November 2020

## Employer List 63 Total Groups

Active Employers	MAILING / Physical	Address	City	State	Zip
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	33887 Columbus St SE	Albany	OR	97322-7235
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
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
Efficiency Heating & Cooling	M	4040 SE International Way	Milwaukie	OR	97222-6069
Ehlers Construction Inc	M	1085 Madera St	Eugene	OR	97402-2087
EntrePrises USA Inc	M	63085 18th St Ste 101	Bend	OR	97701-7406
Foress Sign & Manufacturing LLC	M	30255 Highway 34 SW	Albany	OR	97321-9438
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
Hatch Western Company, Inc.	P	4612 SW Eastgate Dr	Wilsonville	OR	97070-6829
Industrial Systems Inc	M	12119 NE 99th St Ste 2090	Vancouver	WA	98682-2461
James E John Construction	M	1701 SE Columbia River Dr	Vancouver	WA	98661-8078
Karvonen Sand and Gravel	P	21310 NE 87th Ave	Battle Ground	WA	98604
Lan Tel Services Inc	M	204 A Jefferson St	Eugene	OR	97402
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
LCD Excavation LLC	M	13625 SW Farmington Rd	Beaverton	OR	97005-2605
Level Excavating Inc	M	3035 Lower Mill Dr	Hood River	OR	97031-8585
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 Ste 150	Salem	OR	97302-4546
Mike Adams Construction Co	P	2210 W Washington St	Stayton	OR	97383-9588
Modoc Contracting Co Inc	M	4027 Highway 39	Klamath Falls	OR	97603-9612



# AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: November 2020

## Employer List 63 Total Groups

Active Employers	MAILING / Physical	Address	City	State	Zip
Northwest Masonry Restoration, LLC	M	5691 SE International Way Ste E	Milwaukie	OR	97222-4644
Oregon State Bridge Construction	P	38848 Highway 226	Scio	OR	97374-9515
Pacific Crest Construction	M	24111 NE Halsey St Ste 400	Wood Village	OR	97060-1081
Pacificmark Construction Corp	P	16065 SE 98th Ave	Clackamas	OR	97015-9500
PC Electric	P	1005 Industrial Pkwy Suite C- 200	Newberg	OR	97132-7435
Pine Ridge Investment Corporation	M	6795 SW 111th Ave	Beaverton	OR	97008-5335
Pioneer Restoration	M	675 NE Hemlock Ave Ste 116	Redmond	OR	97756-1829
PMG Inc Asbestos Removal	M	27090 SE Highway 224	Eagle Creek	OR	97022-9729
Portland Electrical Construction Inc	M	1019 7th St	Oregon City	OR	97045-2405
Portland Road and Driveway Co Inc	P	10500 SE Jennifer St	Clackamas	OR	97015-9511
ProDrain & Rooter Service	M	10200 SW Allen Blvd Ste H	Beaverton	OR	97005-4030
Professional Underground Services Inc	P	90185 Zumwalt St	Eugene	OR	97402-9695
R&G Excavating Inc	M	39300 Montgomery Dr	Scio	OR	97374-9530
RA Gray Construction LLC	P	12705 SW Herman Rd	Tualatin	OR	97062-6611
Ray E. 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
Siegner & Company	M	8824 N LOMBARD ST	Portland	OR	97203-3735
Skyline Construction	P	2474 LORENCE RD NE	Silverton	OR	97381-9237
Specialized Pavement Marking Inc	M	11095 SW Industrial Way Ste A	Tualatin	OR	97062-9685
The Natt McDougall Company	M	20182 SW 112th Ave	Tualatin	OR	97062-6886
Timberline Electrical Contractors Inc	P	9414 SW Barbur Blvd Ste 100	Portland	OR	97219-5411
TNT Builders Inc	M	620 Queen Ave SW Ste A	Albany	OR	97322-2600
TS Consulting LLC	P	9760 SW Tigard St	Tigard	OR	97223-5242
Walen Construction	P	9740 SW Wilsonville Rd Ste 230	Wilsonville	OR	97070-7717
Webb Industries Inc	M	253 S 15th St	Springfield	OR	97477-5269

**FINANCIAL REPORT**

**FOR THE SECOND QUARTER ENDING SEPTEMBER 30, 2020**

**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 SECOND QUARTER ENDING SEPTEMBER 30, 2020**

**ASSETS**

**Cash**

Heritage Bank	\$	142,627
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**Investments**

Columbia Cash Reserves Fund	\$	360,757
Columbia Short Term Bond Fund		391,859
Columbia Balanced Fund		440,718
	\$	1,193,334

**Receivables**

Employer Contributions Receivable	\$	932
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**TOTAL ASSETS**

\$		1,336,894
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**LIABILITIES**

Employer Advance Contributions	\$	59,223
	\$	59,223

**BENEFIT OBLIGATIONS**

Medical Premiums Payable	\$	9,985
Administrative Accounts Payable		4,375
Hour Bank Liability (See Schedule 2)		86,167
Miscellaneous Payable		322
	\$	100,849

**EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS**

\$		1,176,822
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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 SECOND QUARTER ENDING SEPTEMBER 30, 2020**

	CURRENT PERIOD	YEAR TO DATE 2020-2021	YEAR TO DATE 2019-2020	YEAR TO DATE 2018-2019	YEAR TO DATE 2017-2018	YEAR TO DATE 2016-2017
<b>NET INCREASE IN DOLLAR BANK OBLIGATIONS (SEE SCHEDULE 2)</b>	\$ 15,713	\$ 7,737	\$ (16,404)	\$ 23,645	\$ 38,439	\$ 40,635
<b>NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS:</b>						
<b>Contributions:</b>						
Employer Contributions	\$ 2,666,466	\$ 5,369,812	\$ 2,843,412	\$ 3,194,805	\$ 2,465,673	\$ 1,899,766
Total Contributions	\$ 2,666,466	\$ 5,369,812	\$ 2,843,412	\$ 3,194,805	\$ 2,465,673	\$ 1,899,766
<b>Other Income:</b>						
Dividend Income CMM	\$ 3,288	\$ 7,364	\$ 7,142	\$ 4,089	\$ -	\$ -
Interest Income	38	84	149	171	-	-
Check Processing Fees	-	-	-	2,267	-	-
POP Fees	-	-	100	-	-	-
NSF Fees	30	30	-	-	-	-
Realized Gains/Losses	29,953	103,306	3,845	15,943	11,925	12,009
Total Other Income	\$ 33,310	\$ 110,785	\$ 11,236	\$ 22,470	\$ 11,925	\$ 12,009
<b>TOTAL CONTRIBUTIONS</b>	\$ 2,699,776	\$ 5,480,597	\$ 2,854,648	\$ 3,240,920	\$ 2,516,037	\$ 1,952,410
<b>DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:</b>						
Regence Medical Premium Cost	\$ 2,418,536	\$ 4,878,199	\$ 2,574,420	\$ 2,911,671	\$ 2,285,925	\$ 1,745,584
The Standard Dental Premium Cost	57,310	116,057	71,602	81,096	71,243	70,047
The Standard Vision Premium Cost	9,482	19,561	10,084	14,098	12,936	10,422
Lifemap Premium Cost	8,157	16,538	9,361	10,323	9,642	7,162
CDHP Premium Cost	269	563	328	257	293	171
Life Balance Premium Cost	329	697	226	534	430	225
Total Premium Expenses	\$ 2,494,083	\$ 5,031,615	\$ 2,666,021	\$ 3,017,979	\$ 2,380,469	\$ 1,833,611
<b>Administrative Expenses (See Schedule 1)</b>	\$ 185,409	\$ 351,080	\$ 190,455	\$ 200,129	\$ 168,617	\$ 137,801
<b>TOTAL DEDUCTIONS</b>	\$ 2,679,492	\$ 5,382,695	\$ 2,856,476	\$ 3,218,108	\$ 2,549,086	\$ 1,971,412
<b>INCREASE (DECREASE) IN EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS</b>						
<b>NET INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS</b>	\$ 20,284	\$ 97,902	\$ (1,828)	\$ 22,812	\$ (33,049)	\$ (19,002)
<b>EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS</b>						
<b>BEGINNING OF PERIOD</b>	\$ 1,156,538	\$ 1,078,919	\$ 1,160,196	\$ 1,118,773	\$ 1,121,705	\$ 1,153,529
<b>AUDIT ADJUSTMENTS</b>	-	-	(15,986)	-	-	-
<b>END OF PERIOD</b>	\$ 1,176,822	\$ 1,176,822	\$ 1,142,382	\$ 1,141,585	\$ 1,088,656	\$ 1,134,527

**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER  
SUPPLEMENTAL INFORMATION: SCHEDULE 1  
SCHEDULE OF ADMINISTRATIVE EXPENSES  
FOR THE SECOND QUARTER ENDING SEPTEMBER 30, 2020**

	CURRENT	2020-2021	2019-2020	2018 - 2019	2017 - 2018	2016 - 2017
	PERIOD	YEAR TO	YEAR TO	YEAR TO	YEAR TO	YEAR TO
		DATE	DATE	DATE	DATE	DATE
Agent Commissions	\$ 106,255	\$ 214,361	\$ 113,736	\$ 128,601	\$ 102,585	\$ 77,456
Administrative Fee - JD Fulwiler	34,367	69,254	38,742	44,465	40,587	28,978
Vimly Administrative Fees	21,240	42,859	23,707	27,129	24,740	16,810
Administrative Expenses	1,557	1,557	2,383	(66)	593	1,147
Legal Fees	1,989	2,048	1,387	-	-	5,413
Audit Fees	7,500	8,500	10,500	-	-	-
Consulting Fees - IBNR	12,500	12,500	-	-	-	7,972
Website Expenses	-	-	-	-	-	-
Printing Fees	-	-	-	-	112	25
Travel & Conferences	-	-	-	-	-	-
<b>Total Administrative Expenses</b>	<b>\$ 185,409</b>	<b>\$ 351,080</b>	<b>\$ 190,455</b>	<b>\$ 200,129</b>	<b>\$ 168,617</b>	<b>\$ 137,801</b>



**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER  
 SUPPLEMENTAL INFORMATION: SCHEDULE 2  
 SCHEDULE OF DOLLAR BANK BALANCE  
 FOR THE SECOND QUARTER ENDING SEPTEMBER 30, 2020**

	<b>SPM</b>	<b>Ray Wells Inc</b>	<b>Lantz</b>	<b>Total</b>
Beginning Balance	53,617	20,705	6,212	80,534
Forfeitures	(10,080)	-	-	(10,080)
Increase/(Decrease)	13,922	(8,054)	9,845	15,713
Ending Balance	<b>\$ 57,460</b>	<b>\$ 12,651</b>	<b>\$ 16,057</b>	<b>\$ 86,167</b>
	-	-	-	