



AGC Health Benefit Trust

Meeting of the Board of Trustees

AGC Oregon Columbia Chapter

February 12, 2021

Meeting Agenda
 Friday, February 12, 2021
 10:00am – 11:00am

Location: AGC Oregon-Columbia Chapter
 Zoom link: <https://vimeo.zoom.us/j/97670740092?pwd=YzlwT3FiaitqSGJvbOdXdXpHZ2FIUT09>
 Meeting ID: 976 7074 0092
 Passcode: 338991

AGENDA	PRESENTER(S)	Time
I. Call to Order	Norman Russell, Chairman of the Board	
II. Administrative Items		
A. Approval of Minutes from December 3rd, 2020	Board of Trustees	10:00am
III. General Agent's Report	Autumn Schwerdfager & Susan Taylor, JD Fulwiler & Co. Insurance	10:05am
A. Renewal Summary		
B. Experience Reporting		
C. Vendor Review Policy		
IV. Administrator's Report	Erik Ryan & Jammie Starr, Vimly Benefit Solutions Inc.	10:20am
A. Membership Report		
B. Financial Reporting		
V. AGC Chapter Update	Mike Salsgiver, AGC	10:40am
VI. Date for Next Meeting		10:50am
VII. Action Item Review – Current Meeting		10:55am
VIII. Adjournment	Norman Russell, Chairman of the Board	11:00am



Meeting of the Board of Trustees
Via Conference Call
December 3, 2020

Trustees – In Attendance

Norman Russell, Chairman
Roger Silbernagel
Leigh Tapani
David Wales

Others in Attendance

Mike Salsgiver – Executive Director, AGC Oregon-Columbia Chapter
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
Bethany Bacci – Partner, Stoel Rives, LLP
Lee Colclasure – Signing Director. CliftonLarsonAllen LLP (on the phone)

Call to Order

The meeting was called to order at 10:03 a.m. by Chairman Russell.

Legal Update

The Trust Legal Counsel, Ms. Bacci, presented information regarding the Cares Act passed in March 2020. The Cares Act has significant provisions affecting the trust. She reviewed items included in the Summary of Modifications that was included with the Summary Plan Descriptions this year. These items included the extension of special enrollment deadlines, COBRA continuation deadlines and deadlines for filing claims and certain appeals. These extensions are in effect until 60 days after the National Emergency ends. The Cares Act also provided a waiver and safe harbor for use of Telehealth in cases of high deductible plans. Enabling providers to offer telehealth without cost sharing. Cares Act also provides a provision for COVID vaccine at no cost once approved. Relief allowing mid-year changes was also given for cafeteria plans due to the inability to use those plans. Ms. Taylor mentioned that the plan already includes a MDLive zero cost share telehealth option.

Ms. Bacci was excused from the meeting.

Audit Report Update, CliftonLarsonAllen

Mr. Colclasure reviewed the changes in audit timeline due to a commitment by Vimly and CLA to provide the completed audit timelier than in years past. Due to COVID the normal onsite visit was not available and instead the process was completed remotely. While this initially presented some challenges, ultimately new remote processes allowed for a timelier delivery of the audit than in years past. He recommended continuing the remote processes for future audits.

Mr. Colclasure then presented the Trust Audit Report to the Board for the year ending on March 31, 2020. The audit performed was a full-scope audit of the financial statements as of March 31, 2020. The audit resulted in an unmodified opinion of the Trust financial statements as there were no major issues that modified this opinion.

Mr. Colclasure advised the final report would be available within the week. He requested that the trustees advise if the preference is to receive hard copies as in years past or if they are amenable to receiving electronic copies.

Mr. Colclasure was excused from the meeting.

General Agent's Report

A. Renewal Summary

Ms. Schwerdfager presented the renewal results for year-end 2020. 55 groups were up for renewal in 2020 and of those groups 44 renewed and 11 termed. This resulted in an 80% renewal retention. When including the 22 new group sales, the overall retention is 120%.

B. Renewal and Sales Results

Ms. Schwerdfager continued by reviewing the final January 2021 renewal summary. Regence ended in a 5% overall renewal increase and all other plans received rate passes. The only exception was the termination of the Health Advocate contract. She reported that 24 groups are up for renewal in January 2021. She has received 17 confirmed renewals, 0 confirmed terminations and 4 new sales.

She continued by reporting on the quoting results. The 2020 close ratio was 7.1%.

C. Future Outlook

Ms. Taylor reviewed the outlook for the trust. In general, there are several unknowns for 2021. The 2020 Presidential election had candidates with very different platforms for healthcare. It is unforeseen what changes we will see under the new administration. The California V. Texas Supreme Court is still pending resolution as well. Final decision is not expected until spring of next year. She continued by reviewing the status of COVID-19 in the US as well as the outlook for a vaccine. It is expected the cost of COVID will affect plans. Ms. Taylor noted that Regence will cover testing at no member cost-share, treatment at in-network facilities and inpatient medication for COVID-19 without any out-of-pocket costs through March 31, 2021. Once available the vaccine will be covered at no expense to the member as well. She reviewed pharmacy trends such as the increase of cost-share for specialty fills, increase in specialty drug spending and the Amazon Pharmacy announcement.

Ms. Taylor continued by discussing the likely changes for plans like AGC over the next couple of years. She stated Oregon Insurance Division is actively reviewing AHPs bonafide status and action plan for plans that do not satisfy requirements. Small group rates will continue to increase and it's likely that carriers will jockey to be the most competitive marketplace. There is the potential for other AHP's to change carriers, potentially creating competition also offering Regence plans.

Final regulation on Healthcare pricing transparency has been issued. This regulation requires health plans/carriers to provide the amount they pay healthcare providers for care. The requirement for public disclosure is by January 1, 2022.

Administrative Items

Review and Approval of Prior Meeting Minutes

Motion: It was moved, seconded, and carried for the Trustees to approve the minutes from the September 9, 2020 meeting.

Administrator's Report

A. Membership Report

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

- There are 63 employers as of the meeting. Up from 59 employers November 2019.
- 1,014 total employees and 1,914 total members
- 9 COBRA members
- Membership age data shows the Trust has 430 employees between the ages of 0-39, 432 employees between the age of 40-59-, and 93-members age 60 and over.
- In addition to medical groups are also offering dental and vision.
 - 24 employers also offer dental coverage to members.
 - 37 employers also offer vision coverage to members.

Ms. Starr continued by reviewing the detailed breakdown behind these numbers.

B. Financial Report

Mr. Ryan reviewed the recent request by Vimly for investment portfolio funds to be moved to cash. Most of the trust assets are in investments. Due to a high number of delinquent groups in the second quarter some vendors were paid late. The cash was requested to buffer the trust to pay carriers and vendors in a timely manner regardless of timely receipt of premiums going forward.

Mr. Ryan continued by reviewing the financials for quarter ending September 30, 2020. Cash with Heritage Bank is at \$142,627 and the current value of the investments is \$1,193,334. Total assets are \$1,336,894 and total liabilities and benefit obligations during the period total \$100,849. The resulting net assets available for benefits over benefit obligations of \$1,176,822. This is up 3% or \$34,440.00 from a year ago.

Total contributions for the current period were \$2,699,776 and total deductions were \$2,679,492, which leaves the Trust with net increase in assets available for benefits at \$20,284 for the current period.

Chairman Russell discussed his review of the investment accounts and the decision to keep the investments evenly invested between the three funds as they have been for several years.

Date for Next Meeting

The next meeting date will be February 11th at 10:00 a.m. via Zoom conference.

Adjournment

With no additional items for discussion, Chairman Russell adjourned the meeting at 11:28 a.m.



GENERAL AGENT'S REPORT

AGC Health Benefit Trust Board of Trustees Meeting

Friday, February 12th, 2021

prepared by:

Autumn Schwerdfager

Senior Account Manager

JD Fulwiler & Company Insurance

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JD FULWILER &
COMPANY INSURANCE



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Section 1: 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/Vision	Rate Pass
LifeMap	Group Life/AD&D	Rate Pass 24 month contract
LifeMap	Voluntary Products	Rate Pass 24 month contract
LifeBalance	Lifestyle/Discount Program	Rate Pass (\$0.80 PEPM)
BPA Health	EAP	Rate Pass 24 month contract effective through 12/31/21
Health Advocate	Advocacy Services	Termed contract effective 12/31/20

Renewal Results/Sales/Terms

	2021												Total
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Employers up for renewal	24	1	3	7	2	4	2	6	1	3	3	10	66
Confirmed	22	1	0	0	0	0	0	0	0	0	0	0	23
Terminated	(2)	0	0	0	0	0	0	0	0	0	0	0	(2)
YTD Renewal retention	92%												
New Sales	6												6
Total Participating Employers	28	1	3	7	2	4	2	6	1	3	3	10	70

Quoting Results/Sales/Terms

	2021 (YTD)	2020	2019
Quotes	121	308	270
New Sales	6	22	11
Close Ratio	4.9%	7.1%	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 2: Experience Reporting

Current Year – Rolling 12 Months (Jan 20 – Dec 20)

Paid Date	Average Medical Subs	Average Medical Members	Premium/ Fees	Covered Charges	Paid Claims	Paid PCPM	Paid PMPM	Loss Ratio
Jan-20	884	1,687	\$771,092.28	\$892,835.58	\$436,645.43	\$493.52	\$258.61	56.63%
Feb-20	879	1,680	\$762,957.23	\$1,347,622.18	\$634,744.82	\$722.12	\$377.82	83.20%
Mar-20	878	1,688	\$770,361.46	\$1,490,825.32	\$749,093.74	\$853.18	\$443.78	97.24%
Apr-20	924	1,770	\$810,566.36	\$1,146,502.87	\$465,280.46	\$503.55	\$262.87	57.40%
May-20	930	1,784	\$824,988.70	\$720,556.16	\$317,607.98	\$341.11	\$177.82	38.50%
Jun-20	932	1,782	\$825,821.10	\$1,055,974.91	\$487,378.70	\$522.94	\$273.50	59.02%
Jul-20	903	1,729	\$790,972.56	\$936,210.29	\$436,887.39	\$483.40	\$252.46	55.23%
Aug-20	932	1,790	\$697,347.18	\$1,948,248.77	\$748,477.96	\$802.97	\$418.08	107.33%
Sep-20	915	1,768	\$808,699.74	\$1,131,179.20	\$581,488.90	\$635.51	\$328.90	71.90%
Oct-20	910	1,763	\$805,913.18	\$1,157,401.26	\$546,928.03	\$601.02	\$310.23	67.86%
Nov-20	933	1,800	\$815,935.37	\$1,204,315.45	\$675,614.81	\$724.05	\$375.30	82.80%
Dec-20	1,037	1,959	\$898,191.48	\$1,363,163.63	\$655,567.34	\$631.94	\$334.52	72.99%
Total:	921	1,767	\$9,582,846.64	\$14,394,835.62	\$6,735,715.56	\$609.04	\$317.65	70.29%

AGC HEALTH BENEFIT TRUST OREGON-COLUMBIA CHAPTER
POLICY REGARDING MONITORING OF PROFESSIONALS

The Boards of Trustees of the Trust Fund hereby adopt this policy for the purpose of monitoring the professional advisers of the Trusts. The Policy is to be used as a guideline for review. The Trustees recognize that the procedures used may vary depending upon the facts and circumstances of the particular case.

1. Professionals. The professionals that are monitored by the Trustees under this Policy include the Trust administrative agent, consultant/GMA, auditor, and attorney. Review of Trust benefit providers will generally be in accordance with the consultant/GMA's procedure, rather than under this Policy.

2. Regularly Scheduled Reviews.

2.1 The Trustees will schedule a complete review of the professionals identified above every other year.

2.2 As part of the review, the Trust attorney will complete the following items (See **Exhibit A, Section I**):

- (a) Confirmation that there is a written agreement between the Trust and the professional;
- (b) Confirmation that the services and fees are identified in the written agreement and that the terms of the written agreement are current;
- (c) Confirmation that the services performed are authorized by the Trust Agreement and not in conflict with other Trust governing documents or adopted policies; and
- (d) Provide a copy of the Agreement to the Trustees.

2.3 Following confirmation of the above by the Trust attorney, the Trustees shall complete and review a questionnaire regarding the professional's performance. See **Exhibit A, Section II**. The questionnaire shall be distributed and collected by the Trust's consultant/GMA or the Trust's attorney. The Trust's consultant/GMA or the Trust's attorney shall summarize and present the findings to the full Board and also present the findings with the professional being reviewed.

2.4 The Trustees or committee of Trustees may meet with the professional as part of the review. Following any performance review meeting with the professional by a committee, the committee shall submit a written or oral performance report to the full Board, which will be documented in the minutes. A review may include a list of objectives for the future.

2.5 Copies of the review summary and any objectives for the future will be maintained for a minimum of eight years.

3. Investigative Reviews. If facts come to the attention of the Trustees that may warrant review of a professional, and the professional has not adequately advised the Trustees of the matter, the Trustees will conduct an investigation of the facts and circumstances. Examples of such reviews may include a change in the affiliation or corporate structure of the professional; issues regarding the appropriateness of fees; or potential prohibited transactions. The review will be documented through a written report, correspondence, or through Trust minutes.

Adopted this ___ day of _____, 2021.

DRAFT

EXHIBIT A

AGC HEALTH BENEFIT TRUST OREGON CHAPTER
PLAN PROFESSIONAL REVIEW

The purpose of this evaluation is to review the service of the AGC Health Benefit Trust Oregon Chapter plan professional identified below. The goal of this evaluation is to enhance the effectiveness of the Trust's plan professional and to advance the Trust's goals, mission, and day-to-day operations.

Section I of this document will be completed by the Trust attorney. Section II of this document shall be completed by the Trustees and returned to the Trust attorney or general agent.

Plan Professional: _____

SECTION I – Document Review (to be completed by Trust attorney)

The Trust attorney has confirmed the following regarding the plan professional:

- (a) There is a written agreement between the Trust and the professional:
___ Yes/___ No
- (b) The services and fees are identified in the written agreement and the terms of the written agreement are current: ___ Yes/___ No
- (c) The services performed are authorized by the Trust Agreement and not in conflict with other Trust governing documents or adopted policies: ___ Yes/___ No
- (d) The agreement has been provided to the Trustees: ___ Yes/___ No

Comments:

Attorney Signature

Date

SECTION II – Trustee Review (to be completed by Trustees)

Definition of Rankings

1 = Commendable: Performance meets and exceeds expectations for the category with an extraordinary level of skill and ability on a consistent basis.

2 = Competent: Performance meets expectations for the category with a satisfactory level of skill and ability.

3 = Needs Improvement: Performance needs to improve for competencies for the category. Performance objectives have not been met or have only partially been met.

4 = Unsatisfactory: This ranking indicates that the professional is not meeting expected competencies for the category listed and that failure to improve may be cause for action by the Board of Trustees.

Performance Categories

___ Leadership - Exercises sound judgment. Maintains ethical standards. Supports and seeks to advance the goals and mission of the Trust. Anticipates need for change based on market or other conditions and proposes appropriate response to changes required.

___ Problem Solving - Anticipates and responds to problem situations in a timely manner. Produces alternatives and innovative strategies to problems or potential problems that lead to workable solutions.

___ Relationships and Interpersonal Skills - Maintains cooperative, effective and professional relationships with all parties including Board of Trustees, employers and their representatives, service providers, plan professionals, and other individuals or groups as may be required. Is aware of and sensitive to the needs of others. Considers both sides of an issue when framing responses.

___ General Knowledge - Serves as a knowledgeable resource to the Board of Trustees. Demonstrates competence in skills and knowledge of all matters relative to the activities of the Trust. Understands requirements of the position, policies, regulations, procedures, and plan designs approved by the board of Trustees. Seeks to acquire new knowledge where required in order to advise the Board of Trustees effectively.

___ Communication - Speaks, writes, and presents with effectiveness. Listens well and asks clarifying questions as needed. Keeps the Board of Trustees and appropriate individuals informed on the status of key issues and at the same time maintains confidentiality as needed or required. Provides clear and complete reports to Board. Communicates problems to the Board in a timely manner.

___ Responsiveness - Is results oriented and assumes responsibility and accountability for own work and work of subordinates as it relates to the operation of the Trust. Responds in a timely manner to internal requests of the Board of Trustees and external requests of others as may be related to the day to day operation of the Trust. Demonstrates initiative and flexibility.

Fees: Do you believe that that the current fee arrangement commensurate with the services being provided?

___ Yes/___ No

Services Performed: Is the service provider performing meeting your expectations?

___ Yes/___ No

If the answer to either of the above questions is no, please provide an explanation:

DRAFT

Draft Requirements for Association Health Plans in Oregon January 18, 2021

To ensure consistency with ACA markets, the Division of Financial Regulation is considering additional filing and regulatory requirements in order for a carrier to issue a health benefit plan to a group or association of employers under ORS 743.524 and ORS 731.098.

The current list of proposed changes are described below. Your feedback is appreciated.

1. *Statement of Purpose* – Per ORS 731.098, an association must have been organized and maintained in good faith primarily for purposes other than obtaining insurance. To ensure compliance with this requirement, an association filing must include a narrative statement describing the purpose of the association and clearly demonstrating that the association has a valid business purpose unrelated to the provision of health insurance.
2. *Statement of Association Membership*– Association filing must include a statement describing all membership requirements of the association and requirements to remain in good standing. The statement should include the amount of any dues or membership fee charged.
 - a. If only a subset of the association’s employer-members will be eligible to participate in the health plan, the eligibility statement must clearly explain the additional requirements that an employer-member must satisfy in order to enroll employees in the plan.
 - b. If membership in the association is limited to a particular trade, business or industry, the response should clearly identify the trade, business, or industry and describe how the requirement will be enforced.
 - c. The membership criteria described in the statement should align with the association’s constitution and bylaws and the purported purpose of the association.
 - d. If the association limits membership to particular areas of the state, the statement must describe any geographic restrictions on membership (e.g. by county or zip code). Note - An association may not base commonality of interest *solely* on all its members being located in a particular geographic area, but the association may limit its membership to a particular region or other geographic area.
 - e. Association must only accept members who meet the membership criteria laid out in the filing.
 - f. The association must not condition membership on the overall health status of the employer’s workforce or any other risk-related factors (e.g. average age).
 - g. The association must not allow “working owners” to enroll in health coverage offered through the association unless the coverage complies with the requirements for an individual health benefit plan (including

essential health benefits and individual market rating rules). For purposes of this requirement, the term “working owner” includes sole proprietors and other self-employed individuals who do not employ at least one common law employee.

3. *Statement of Eligibility* – Association filing must include a statement describing who will be eligible to enroll in the health benefit plan sponsored by the association, including any terms or conditions for continued eligibility.
 - a. Under ORS 731.098, group health insurance issued to an association may cover members of the association, employees of the association, or employees of members of the association for the benefit of persons other than the association or its officers or trustees.
 - b. The statement should indicate whether dependents (spouses and children) will also be eligible to enroll and any requirements for dependent eligibility.
 - c. If an employee’s eligibility will be contingent on working a minimum number of hours, the statement should provide the number of hours.
 - d. If the association will allow employer members to set their own eligibility requirements, the carrier must specify which terms may be set at the employer level.
 - e. Neither the association nor any employer member may impose eligibility requirements on employees or their dependents that would not be permitted in the small employer market.
4. *Federal Compliance* – Association filing must demonstrate that the association is in compliance with applicable federal laws as described below:
 - a. Control & Commonality of Interest – Carrier must provide evidence demonstrating that, for purposes of federal law, an ERISA group health plan exists at the association level. Consistent with guidance issued by the U.S. Department of Labor, the filing must demonstrate:
 - i. Commonality of interest - The entity maintaining the plan (the association) and the individuals benefitting from it are tied by a common economic or representational interest, beyond the provision and receipt of welfare benefits.
 - ii. Control – The employer-members of the association that participate in the plan will exercise control, in both form and substance, over the administration and operation of the health benefit plan.
 - b. Copies of the association’s most recent Form 5500 and M-1 filings.
 - c. A copy of the Summary Plan Description (SPD) for the ERISA group health plan.
 - d. Nondiscrimination based on health status (see item 6 below).
5. *Minimum Coverage under Health Benefits Plan Offered to an Association* – If the association accepts small employer members (fewer than 50 employees), filing must demonstrate that any health benefit plan offered through the association will cover Oregon EHBs at a minimum AV of 60% (same as small employer market).

6. *Nondiscrimination Based on Health Status* – Filing must demonstrate that neither the carrier, the association, nor any employer member of the association may discriminate against a potential enrollee in the health benefit plan on the basis of health status.
 - a. The association may not condition membership on any health factor of any individual who is or may become eligible to enroll in the group health benefit plan sponsored by the association.
 - b. The coverage offered through the association must not discriminate against participants and beneficiaries based on a health factor. See 45 CFR § 156.121.
 - c. In applying the nondiscrimination provisions of 45 CFR § 156.121, the association may not treat the employees of different employer members as distinct groups of similarly-situated individuals based on a health factor of one or more individuals.
7. *Prior Approval of Future Changes* – If the association wishes to make any changes to coverage, eligibility, or premiums that would affect items 1-6, the carrier must notify the Division of the changes and receive DFR approval *before* enacting the changes.
8. *Annual “Update” Filing for Associations* – Carriers offering health benefits plans to associations operating in Oregon must submit an annual filing containing the following items:
 - a. Changes in enrollment (employee and employer level)
 - b. If applicable, the number of employer applicants rejected for membership and the reason for the rejection.
 - c. Narrative summary of any changes to eligibility, benefits, operations, or governance.
 - d. Current SPD and most recent Form 5500 & M-1.
 - e. If the association ceases to offer coverage during the benefit year, the association must notify the division that operations have ceased.
9. *Options for existing plans* - The division is considering at least two possible pathways for existing plans and invites feedback specific to these plans. Additionally, the division will consider alternatives to these plans put forward by stakeholders. The options under consideration are:
 1. *Transition Plans for Currently Operating Associations* – Associations that were previously approved by the Division (between 2007 and 2020) will be allowed a transition period of up to three years to come into compliance with these requirements. They must file a plan indicating how and when the association will come into compliance with the new requirements. If approved by the division, an association may continue to operate during the transition period.
 2. *Grandfathering of plans for Currently Operating Associations* – For plans that predate this guidance, plans could be grandfathered from compliance with

some or all aspects of the guidance. The grandfathering of a plan could also be conditional on the basis that the plan could not be modified after the date of the finalized division guidance.

DRAFT

Proposed Standard for Division’s Approval of an Association Filing:

Upon review of the information above, the division *may* approve an association to act as the policyholder of, or sponsor through a trust, a group health benefit plan if the division determines that:

1. There is sufficient reason to believe the association would be allowed to act as the “employer” that sponsors a group health plan under federal law;
2. The association has an active existence for at least one year;
3. The association has a constitution and bylaws; and
4. The division finds that the association has been organized and will be maintained in good faith primarily for purposes other than that of obtaining insurance.

However, the division will not approve an association to act as the policyholder of, or sponsor through a trust, a group health benefit plan if the division finds that the association was organized and maintained primarily for the purpose of offering health coverage to its members.

DRAFT

AGC Oregon Columbia Chapter - February 2021

Membership Highlights

Membership	Current	% of Change From Prior Year	Prior Year Same Period
Number of Employer Groups	71	29.1%	55
Number of Employees	1,155	22.7%	941
Number of Total Members	2,154	22.1%	1,764
Number of Medical COBRA Members	11	37.5%	8

Employee High & Low Watermarks (Medical)

High Watermark	1099 Employees in January 2021	Low Watermark	880 Employees in March 2020
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Employee Demographics by Age - Medical

Age	# of Employees in each bracket	% of Employees in each bracket
0 - 29	200	18.28%
30 - 39	291	26.60%
40 - 49	267	24.41%
50 - 59	225	20.57%
60 - 69	106	9.69%
70 +	5	0.46%

Employer Lines of Coverage

Coverage	# of Employers	# of Members	% of Employers
Medical	71	2070	100%
RX**	69	1981	97%
Dental	27	636	38%
Vision	48	1168	68%
Life Balance Card	8	128	11%
Buy up Life	3	6	4%
Wellness	12	162	17%

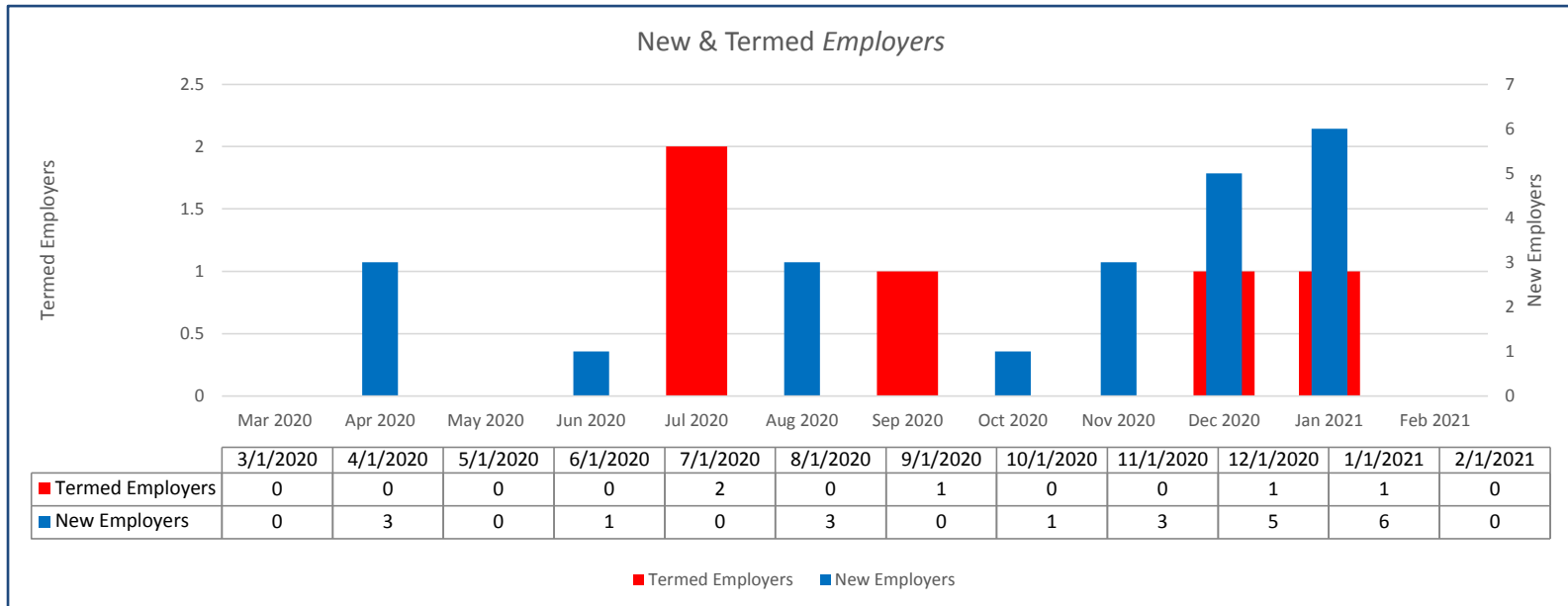
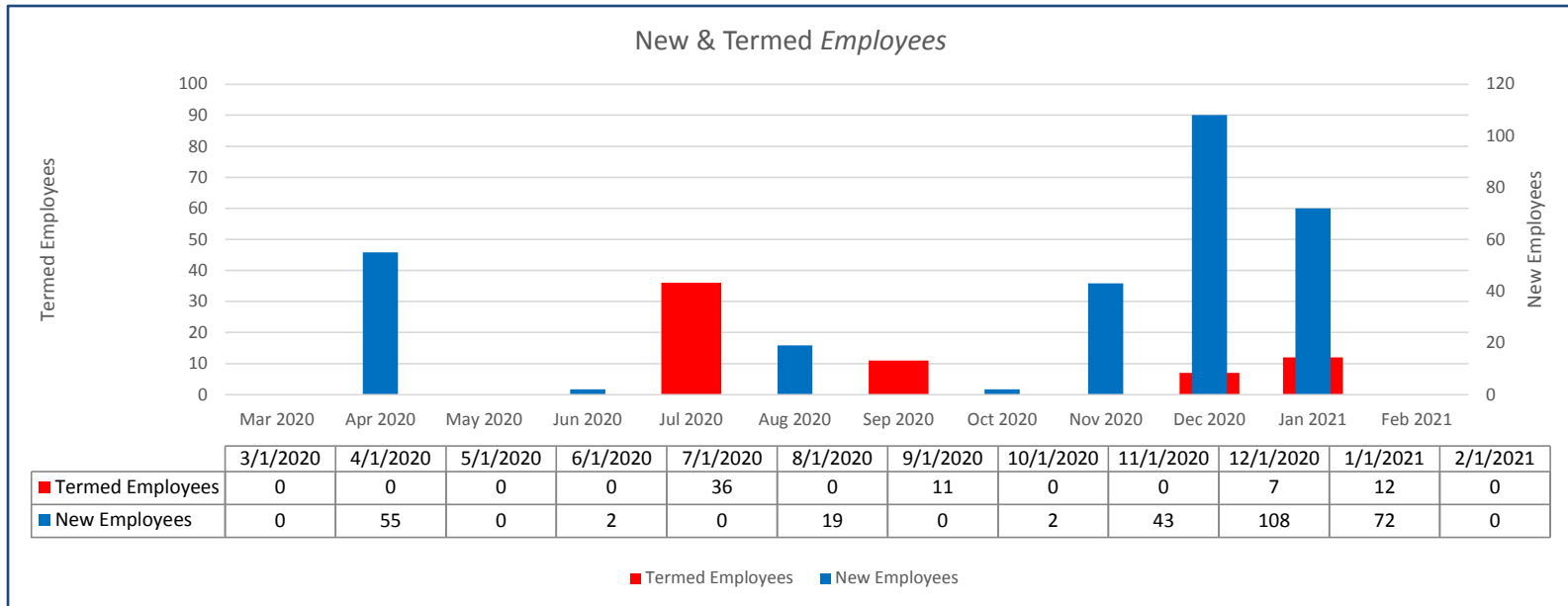
** excludes H S A Plans



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee & Employer Additions and Cancellations

Data includes employers and employees termed or effective March 2020 through February 2021





AGC Health Benefit Trust - Oregon Columbia Chapter

Net Membership History - Medical

Data includes Employee & Dependent counts & trends from March 2020 through February 2021

low-watermark **880**
high-watermark **1099**

Member Medical Count

Activity Month	New	Continuous	Termed	Active
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	91	1708	54	1799
12/20	206	1746	53	1952
01/21	191	1888	64	2079
02/21	26	2044	35	2070

Employee Medical Count

Activity Month	New	Continuous	Termed	Active
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	53	881	30	934
12/20	129	908	26	1037
01/21	95	1004	33	1099
02/21	17	1077	22	1094



AGC Health Benefit Trust - Oregon Columbia Chapter

Net Membership History - Dental

Data includes Employee & Dependent counts & trends from March 2020 through February 2021

low-watermark 270

high-watermark 318

Member Dental Count

Employee Dental Count

Activity Month	New	Continuous	Termed	Active
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	18	563	16	581
12/20	35	559	22	594
01/21	55	580	14	635
02/21	12	624	11	636

Activity Month	New	Continuous	Termed	Active
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	9	261	11	270
12/20	27	259	11	286
01/21	36	282	4	318
02/21	5	312	6	317



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: February 2021

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

Carrier	Benefit	Election	Employees	Dependents	Members	Members	
RBS	Medical	EO	660	0	660	31.88%	
		ES	145	145	290	14.01%	
		EF	196	655	851	41.11%	
		EC	93	176	269	13.00%	
	Medical Total			1094	976	2070	100.00%
	Rx	EO	638	0	638	32.21%	
		ES	135	135	270	13.63%	
		EF	190	635	825	41.65%	
		EC	86	162	248	12.52%	
	Rx Total			1049	932	1981	100.00%
RBS Total			2143	1908	4051	100.00%	
LMAC	Life	EO	1133	0	1133	99.30%	
	Voluntary Life	EO	6	0	6	0.53%	
	Spouse Life	EO	2	0	2	0.18%	
LMAC Total			1141	0	1141	100.00%	
LB	Life Balance Card	EO	128	0	128	100.00%	
STDIC	Dental	EO	167	0	167	9.26%	
		ES	55	55	110	6.10%	
		EF	69	224	293	16.24%	
		EC	26	40	66	3.66%	
	Dental Total			317	319	636	35.25%
	Vision	EO	342	0	342	18.96%	
		ES	91	91	182	10.09%	
		EF	116	372	488	27.05%	
		EC	53	103	156	8.65%	
	Vision Total			602	566	1168	64.75%
STDIC Total			919	885	1804	100.00%	
OAC	Discount	EO	162	0	162	100.00%	
AMFX	CDHP	EO	8	0	8	10.26%	
		ES	2	2	4	5.13%	
		EF	8	55	63	80.77%	
		EC	1	2	3	3.85%	
	CDHP Total			19	59	78	100.00%
AMFX Total			19	59	78	100.00%	



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: February 2021

Cobra Breakdown			Dependent Breakdown		
COBRA Breakdown	Cobra	Total	Dependent Breakdown		Total
Medical	Non-COBRA	1083	Medical	Non-Spouses	635
	COBRA	11		Spouses	341
Medical Total		1094		Dependents	976
Rx	Non-COBRA	1039	Rx	Non-Spouses	607
	COBRA	10		Spouses	325
Rx Total		1049		Dependents	932
Dental	Non-COBRA	315	Dental	Non-Spouses	195
	COBRA	2		Spouses	124
Dental Total		317		Dependents	319
Vision	Non-COBRA	599	Vision	Non-Spouses	359
	COBRA	3		Spouses	207
Vision Total		602		Dependents	566

Medical Cobra Population %: 1.01%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: February 2021

Carrier Breakdown			Gender Breakdown			
Carrier	Benefit	Total	Benefit	Gender	Total	% of Gender
RBS	Medical	1094	Medical	Total Male	939	85.83%
	Rx	1049		Total Female	155	14.17%
RBS Total		2143	Medical Total		1094	100.00%
LMAC	Life	1133	Rx	Total Male	901	85.89%
	Spouse Life	2		Total Female	148	14.11%
	Voluntary Life	6		Rx Total		1049
LMAC Total		1141	Dental	Total Male	270	85.17%
LB	Life Balance Card	128		Total Female	47	14.83%
LB Total		128	Dental Total		317	100.00%
STDIC	Dental	317	Vision	Total Male	518	86.05%
	Vision	602		Total Female	84	13.95%
STDIC Total		919	Vision Total		602	100.00%
OAC	Discount	162	Life	Total Male	967	85.35%
OAC Total		162		Total Female	166	14.65%
AMFX	CDHP	19	Life Total		1133	100.00%
AMFX Total		19	CDHP	Total Male	11	57.89%
				Total Female	8	42.11%
			CDHP Total		19	100.00%
			Life Balance Card	Total Male	118	92.19%
				Total Female	10	7.81%
			Life Balance Card Total		128	100.00%
			Voluntary Life	Total Male	5	83.33%
				Total Female	1	16.67%
			Voluntary Life Total		6	100.00%
			Discount	Total Male	134	82.72%
				Total Female	28	17.28%
			Discount Total		162	100.00%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: February 2021

Distribution by Age Band - Gender Ratio

Benefit	Band	Male		Female		Total Employees	Total %
		Employees	%	Employees	%		
Medical	0 to 29	174	87.00%	26	13.00%	200	100.00%
	30 to 34	150	93.75%	10	6.25%	160	100.00%
	35 to 39	122	93.13%	9	6.87%	131	100.00%
	40 to 44	115	87.79%	16	12.21%	131	100.00%
	45 to 49	111	81.62%	25	18.38%	136	100.00%
	50 to 54	93	78.81%	25	21.19%	118	100.00%
	55 to 59	82	76.64%	25	23.36%	107	100.00%
	60 to 64	61	78.21%	17	21.79%	78	100.00%
	65 to 69	26	92.86%	2	7.14%	28	100.00%
	70 to 74	5	100.00%	0	0.00%	5	100.00%
Medical Total		939	85.83%	155	14.17%	1094	100.00%
Rx	0 to 29	164	87.70%	23	12.30%	187	100.00%
	30 to 34	141	94.00%	9	6.00%	150	100.00%
	35 to 39	116	92.80%	9	7.20%	125	100.00%
	40 to 44	113	87.60%	16	12.40%	129	100.00%
	45 to 49	108	81.82%	24	18.18%	132	100.00%
	50 to 54	88	78.57%	24	21.43%	112	100.00%
	55 to 59	80	76.92%	24	23.08%	104	100.00%
	60 to 64	60	77.92%	17	22.08%	77	100.00%
	65 to 69	26	92.86%	2	7.14%	28	100.00%
	70 to 74	5	100.00%	0	0.00%	5	100.00%
Rx Total		901	85.89%	148	14.11%	1049	100.00%
Dental	0 to 29	32	82.05%	7	17.95%	39	100.00%
	30 to 34	42	93.33%	3	6.67%	45	100.00%
	35 to 39	48	94.12%	3	5.88%	51	100.00%
	40 to 44	28	82.35%	6	17.65%	34	100.00%
	45 to 49	35	77.78%	10	22.22%	45	100.00%
	50 to 54	30	81.08%	7	18.92%	37	100.00%
	55 to 59	23	79.31%	6	20.69%	29	100.00%
	60 to 64	21	87.50%	3	12.50%	24	100.00%
	65 to 69	10	90.91%	1	9.09%	11	100.00%
	70 to 74	0	0.00%	1	100.00%	1	100.00%
75 to 79	1	100.00%	0	0.00%	1	100.00%	
Dental Total		270	85.17%	47	14.83%	317	100.00%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: February 2021

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	2	66.67%	1	33.33%	3	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	0	0.00%	1	100.00%	1	100.00%
	60 to 64	4	80.00%	1	20.00%	5	100.00%
	65 to 69	0	0.00%	1	100.00%	1	100.00%
CDHP Total		11	57.89%	8	42.11%	19	100.00%
Life Balance Card	0 to 29	22	95.65%	1	4.35%	23	100.00%
	30 to 34	17	94.44%	1	5.56%	18	100.00%
	35 to 39	14	93.33%	1	6.67%	15	100.00%
	40 to 44	19	95.00%	1	5.00%	20	100.00%
	45 to 49	13	92.86%	1	7.14%	14	100.00%
	50 to 54	14	87.50%	2	12.50%	16	100.00%
	55 to 59	10	83.33%	2	16.67%	12	100.00%
	60 to 64	7	87.50%	1	12.50%	8	100.00%
	65 to 69	2	100.00%	0	0.00%	2	100.00%
Life Balance Card Total		118	92.19%	10	7.81%	128	100.00%
Voluntary Life	0 to 29	2	100.00%	0	0.00%	2	100.00%
	35 to 39	1	100.00%	0	0.00%	1	100.00%
	45 to 49	2	100.00%	0	0.00%	2	100.00%
	60 to 64	0	0.00%	1	100.00%	1	100.00%
Voluntary Life Total		5	83.33%	1	16.67%	6	100.00%
Discount	0 to 29	20	83.33%	4	16.67%	24	100.00%
	30 to 34	26	96.30%	1	3.70%	27	100.00%
	35 to 39	16	88.89%	2	11.11%	18	100.00%
	40 to 44	12	85.71%	2	14.29%	14	100.00%
	45 to 49	20	74.07%	7	25.93%	27	100.00%
	50 to 54	11	68.75%	5	31.25%	16	100.00%
	55 to 59	20	90.91%	2	9.09%	22	100.00%
	60 to 64	8	66.67%	4	33.33%	12	100.00%
	65 to 69	1	50.00%	1	50.00%	2	100.00%
Discount Total		134	82.72%	28	17.28%	162	100.00%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: February 2021

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	143	44	67	21	275
	PPO 2000	102	16	20	12	150
	PPO 3000	93	16	21	14	144
	Value 2500	89	15	13	10	127
	PPO 1500	67	18	31	9	125
	PPO 1000	47	9	19	10	85
	Value 1000	38	4	7	4	53
	HSA 2500	21	10	6	5	42
	Value 5000	28	3	3	5	39
	PPO 5000	19	2	4	0	25
	Value 3500	11	3	3	1	18
	Value 500	1	5	2	0	8
	HSA 4500	1	0	0	2	3
Medical Total		660	145	196	93	1094
Rx	Rx 1	538	123	169	72	902
	Rx 2	100	12	21	14	147
Rx Total		638	135	190	86	1049
Dental	Dental 1000	76	30	22	15	143
	Dental 1500	70	22	42	7	141
	Dental 2000	8	1	3	3	15
	Dental 1500w/Ortho	13	1	0	1	15
	Dental 2000w/Ortho	0	1	2	0	3
Dental Total		167	55	69	26	317
Vision	Plan 150	247	61	79	41	428
	Plan 100	69	25	34	9	137
	Plan 100V	20	3	1	1	25
	Plan 150V	6	2	2	2	12
Vision Total		342	91	116	53	602
Life	Life / AD&D	1129	0	0	0	1129
	Vol Accident - Individual	3	0	0	0	3
	Vol Accident - EE+Spouse	1	0	0	0	1
Life Total		1133	0	0	0	1133
CDHP	FSA Medical 2020	5	2	6	1	14
	CDHP Admin Fee 2020	3	0	2	0	5
Life Balance Card	Life Balance Card	128	0	0	0	128
Voluntary Life	Voluntary EE Life	6	0	0	0	6
Spouse Life	Voluntary Spouse Life	2	0	0	0	2
Discount	Wellness Incentive	162	0	0	0	162



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: February 2021

Plans by Region - Employers

Er Region	PPO 500	PPO 3000	PPO 1000	PPO 2000	PPO 1500	Value 2500	Value 1000	Value 5000	HSA 2500	PPO 5000	Value 3500	Value 500	HSA 4500	Grand Total
Portland Metro	7	1	6	4	4	1	1	0	0	1	0	0	0	25
Mid-Valley	8	3	0	1	1	1	0	1	1	1	0	0	0	17
North Valley	1	3	2	0	1	1	0	2	0	0	1	0	0	11
Sw Washington	2	1	0	1	0	2	1	0	0	0	0	1	0	8
Linn County	0	1	0	0	0	0	0	0	1	0	0	0	0	2
Central	1	1	0	0	0	0	0	0	0	0	0	0	0	2
South East	1	0	0	0	0	0	1	0	0	0	0	0	0	2
North Coast	1	1	0	0	0	0	0	0	0	0	0	0	0	2
Eastern	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Gorge	0	1	0	0	0	0	0	0	0	0	0	0	0	1
Total Employers	22	12	8	6	6	5	3	3	2	2	1	1	0	71
% of Employers	30.99%	16.90%	11.27%	8.45%	8.45%	7.04%	4.23%	4.23%	2.82%	2.82%	1.41%	1.41%	0.00%	100.00%



AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: February 2021

Employer List 71 Total Groups

Active Employers	MAILING / Physical	Address	City	State	Zip
Anderson Poolworks	M	9500 SW Boeckman Rd	Wilsonville	OR	97070-9207
Apex Mechanical LLC	P	1507 SE Eaton Blvd	Battle Ground	WA	98604-3336
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 & Company Inc	P	5050 36th Ave SE	Salem	OR	97317-9349
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
DeWitt Construction, Inc.	P	10311 NE 72nd Ave	Vancouver	WA	98686-6044
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
Fackler Construction Company	P	500 SE Adams St	Mcminnville	OR	97128
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
Gormley Plumbing & Mechanical	M	1715 NE Lafayette Ave	Mcminnville	OR	97128-3431
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
J Davidson & Sons Construction Co Inc	P	76240 Industrial Park Way	Oakridge	OR	97463
James E John Construction	M	1701 SE Columbia River Dr	Vancouver	WA	98661-8078
Jensen Drilling Company	M	1775 Henderson Ave	Eugene	OR	97403-2371
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
Legacy Contracting Inc	P	41850 Kingston Jordan Rd SE	Stayton	OR	97383-9704
Level Excavating Inc	M	3035 Lower Mill Dr	Hood River	OR	97031-8585
LRL Construction Co Inc	P	7165 Fairview Rd	Tillamook	OR	97141-3023
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



AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: February 2021

Employer List 71 Total Groups

Active Employers	MAILING / Physical	Address	City	State	Zip
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
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	Troutdale	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
River Roofing Inc	M	1484 S B St	Springfield	OR	97477-5248
RL Reimers Company	M	3939 Old Salem Rd NE Ste 200	Albany	OR	97321-4886
Rose City Contracting Inc	M	29791 SW KINSMAN RD	Wilsonville	OR	97070-6751
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
Solid Form Fabrication	P	2706 NE Rivergate St	Mcminnville	OR	97128-8895
Specialized Pavement Marking Inc	M	11095 SW Industrial Way Ste A	Tualatin	OR	97062-9685
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 THIRD QUARTER ENDING DECEMBER 31, 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 THIRD QUARTER ENDING DECEMBER 31, 2020**

ASSETS

Cash

Heritage Bank	\$	148,708
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Investments

Columbia Cash Reserves Fund	\$	375,665
Columbia Short Term Bond Fund		376,161
Columbia Balanced Fund		386,154
	\$	1,137,980

Receivables

Employer Contributions Receivable	\$	65,183
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TOTAL ASSETS

\$		1,351,871
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LIABILITIES

Employer Advance Contributions	\$	74,004
	\$	74,004

BENEFIT OBLIGATIONS

Medical Premiums Payable	\$	31,589
Administrative Accounts Payable		5,251
Hour Bank Liability (See Schedule 2)		95,254
	\$	132,095

EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS

\$		1,145,772
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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 THIRD QUARTER ENDING DECEMBER 31, 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
NET INCREASE IN DOLLAR BANK OBLIGATIONS (SEE SCHEDULE 2)	\$ 10,306	\$ 18,043	\$ 3,865	\$ 6,546	\$ (3,923)	\$ (1,635)
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS:						
Contributions:						
Employer Contributions	\$ 2,740,268	\$ 8,110,080	\$ 10,786,259	\$ 12,317,857	\$ 10,665,191	\$ 8,428,081
Total Contributions	\$ 2,740,268	\$ 8,110,080	\$ 10,786,259	\$ 12,317,857	\$ 10,665,191	\$ 8,428,081
Other Income:						
Dividend Income CMM	\$ 2,776	\$ 10,141	\$ 25,629	\$ 17,988	\$ -	\$ -
Interest Income	28	113	547	425	-	-
Check Processing Fees	-	-	-	8,400	2,939	1,170
POP Fees	-	-	100	100	-	600
NSF Fees	30	60	-	-	-	-
Realized Gains/Losses	41,870	145,176	(35,421)	18,220	27,968	41,047
Total Other Income	\$ 44,704	\$ 155,489	\$ (9,145)	\$ 45,133	\$ 30,907	\$ 42,817
TOTAL CONTRIBUTIONS	\$ 2,784,972	\$ 8,265,569	\$ 10,777,114	\$ 12,369,536	\$ 10,692,175	\$ 8,469,263
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:						
Regence Medical Premium Cost	\$ 2,496,447	\$ 7,374,646	\$ 9,750,825	\$ 11,141,458	\$ 9,602,320	\$ 7,556,022
The Standard Dental Premium Cost	55,791	171,848	265,637	313,189	287,202	286,244
The Standard Vision Premium Cost	10,180	29,741	37,993	51,581	51,854	44,243
Lifemap Premium Cost	8,250	24,788	35,037	39,637	39,358	31,731
CDHP Premium Cost	428	991	1,210	1,048	1,207	917
Life Balance Premium Cost	303	1,000	952	1,788	1,756	932
Total Premium Expenses	\$ 2,571,399	\$ 7,603,014	\$ 10,091,654	\$ 11,548,701	\$ 9,983,697	\$ 7,920,089
Administrative Expenses (See Schedule 1)	\$ 173,811	\$ 524,890	\$ 683,634	\$ 797,042	\$ 715,106	\$ 581,725
TOTAL DEDUCTIONS	\$ 2,745,210	\$ 8,127,904	\$ 10,775,288	\$ 12,345,743	\$ 10,698,803	\$ 8,501,814
INCREASE (DECREASE) IN EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS						
NET INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	\$ 39,762	\$ 137,665	\$ 1,826	\$ 23,793	\$ (6,628)	\$ (32,551)
EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS						
BEGINNING OF PERIOD	\$ 1,176,822	\$ 1,078,919	\$ 1,135,222	\$ 1,111,429	\$ 1,117,446	\$ 1,161,978
AUDIT ADJUSTMENTS	(70,812)	(70,812)	(58,129)	-	431	(11,981)
END OF PERIOD	\$ 1,145,772	\$ 1,145,772	\$ 1,078,919	\$ 1,135,222	\$ 1,111,249	\$ 1,117,446

**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER
SUPPLEMENTAL INFORMATION: SCHEDULE 1
SCHEDULE OF ADMINISTRATIVE EXPENSES
FOR THE THIRD QUARTER ENDING DECEMBER 31, 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	\$ 109,562	\$ 323,923	\$ 430,418	\$ 492,864	\$ 426,397	\$ 337,155
Administrative Fee - JD Fulwiler	35,133	104,387	143,101	175,299	164,706	\$ 127,634
Vimly Administrative Fees	21,681	64,540	87,919	107,043	100,461	\$ 76,166
Broker Retention	-	-	-	-	-	-
Wellness Program	-	-	-	-	-	85
Administrative Expenses	-	1,557	3,285	996	4,034	4,603
Legal Fees	2,574	4,622	2,939	5,810	3,642	15,512
Audit Fees	4,500	13,000	15,800	15,030	14,450	12,350
Consulting Fees - IBNR	-	12,500	-	-	-	7,972
Website Expenses	-	-	-	-	81	-
Printing Fees	361	361	173	-	1,286	248
Travel & Conferences	-	-	-	-	49	-
Total Administrative Expenses	\$ 173,811	\$ 524,890	\$ 683,634	\$ 797,042	\$ 715,106	\$ 581,725

**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER
 SUPPLEMENTAL INFORMATION: SCHEDULE 2
 SCHEDULE OF DOLLAR BANK BALANCE
 FOR THE THIRD QUARTER ENDING DECEMBER 31, 2020**

	SPM	Ray Wells Inc	Lantz	Total
Beginning Balance	57,460	12,651	16,057	86,167
Forfeitures	-	(1,220)	-	(1,220)
Increase/(Decrease)	10,021	(101)	387	10,306
Ending Balance	\$ 67,480	\$ 11,330	\$ 16,444	\$ 95,254
	-	-	-	