



AGC Health Benefit Trust

Meeting of the Board of Trustees

AGC Oregon Columbia Chapter

May 27, 2021



Meeting Agenda
 Thursday, May 27th, 2021
 10:00am – 12:00pm

Location: AGC Oregon-Columbia Chapter
 Zoom link: <https://vimeo.zoom.us/j/99876016689?pwd=ZDZMS0xtZnNjcmZkbW1RSjRtMFBPQT09>
 Meeting ID: 998 7601 6689
 Passcode: 463020

AGENDA	PRESENTER(S)	Time
I. Call to Order	Norman Russell, Chairman of the Board	
II. Administrative Items		
A. Approval of Minutes from February 12th, 2021	Board of Trustees	10:00am
B. Confirm New Trustees	Board of Trustees	
III. General Agent's Report	Autumn Schwerdfager & Susan Taylor, JD Fulwiler & Co. Insurance	10:05am
A. Renewals & Sales		
B. Experience Reporting		
C. Premium Credit Settlement		
D. Vendor Reviews		
IV. Administrator's Report	Jammie Starr, Vimly Benefit Solutions Inc.	11:00am
A. Membership Report		
B. APRA COBRA Subsidy		
C. Financial Reporting		
V. Date for Next Meeting		11:50am
VI. Action Item Review – Current Meeting		11:55am
VII. Adjournment	Norman Russell, Chairman of the Board	12:00pm



Meeting of the Board of Trustees
Via Conference Call
February 12, 2021

Trustees – In Attendance

Norman Russell, Chairman
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
Trisha Fulwiler – President, 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 10:02 a.m. by Chairman Russell.

General Agent's Report

A. Renewal Summary

Autumn Schwerdfager reviewed the final 2021 renewal. Medical renewal with Regence was a 5% overall increase with benefit changes. Renewals so far are averaging 4.7% overall increase. She continued by reviewing the remainder of the carrier renewals which were rate passes except for Health Advocate which the Trust chose not to renew.

B. Renewal and Sales Results

Ms. Schwerdfager continued by reviewing the renewal results and sales to date. January retention was 92% compared to average per Regence of 85%. There were six new groups sales in January for a total of 70 groups on the Trust.

C. Quoting Results/Sales/Terms

Ms. Schwerdfager reported close ratio to date is 4.9% or 6 of 121 quotes YTD.

D. Experience Reporting

Ms. Schwerdfager reviewed the current year rolling 12 months (Jan 2020- December 2020) lose ratio at 70.29%. JD Fulwiler is hopeful this carries through the year and will assist with the Regence retro contract.

E. Vendor Review Policy

Ms. Schwerdfager presented a draft policy for monitoring Trust vendors. She recommended the vendor reviews be conducted by Mike Salsgiver, Executive Director of the AGC Oregon-Columbia Chapter. Susan Taylor recommended, and Trustee's agreed that the policy would be reviewed via email by all Trustees. Attorney Bethany Bacci would then conduct final review prior to Trustee approval.

F. Draft Requirements for Association Health Plans in Oregon

Ms. Schwerdfager reviewed the proposed changes set forth by the Oregon Insurance division. After discussing these proposed changes with Jim Walton, she stated the main item of concern for the trust refers to the Nondiscrimination Based on Health Status proposed change. The proposal states 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. This would change the current underwriting methodology drastically. This prevents the trust from rating groups based on experience. JD Fulwiler is working with Mike Salsgiver to draft a response from the Trust. There has been no deadline given from the state for comment.

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 December 3, 2020 meeting.

Administrator's Report

A. Membership Report

Jammie Starr presented membership and demographic information for the Trust as of February 2021. There are currently 71 groups which is an increase of 29% from February 2020. Total members have increased by 22% from 1,764 members in February 2020 to 2,154 members currently. She continued by reviewing employee demographics by age and gender. Based on employee enrollment the trust is 86% male and 14% female. In addition to the 71 groups offering medical, 27 also offer dental and 48 offer vision. This is an increase of 38% and 68% respectively. Ms. Starr continued by reviewing top plans offered by groups as well as group demographics by region. She also highlighted the six new employer groups added for January 2021.

B. Financial Report

Erik Ryan reviewed the financials for the third quarter ending December 31, 2020. Cash with Heritage Bank is at \$148,708, current value of the investments is \$1,137,980 and receivable are 65,183 for total assets of \$1,351,871. With total liabilities and benefit obligations of \$206,099 the resulting net assets available for benefits over benefit obligation is \$1,145,722.

Mr. Ryan noted that aside from the draw down taken in December 2020 the investment portfolio increased by 7.3% from same period last year.

AGC Chapter Update

Mike Salsgiver presented a summary of the investment account performance as it was presented at the Annual Business meeting. Mr. Salsgiver reported growth in market gains of the investment accounts (Operating Reserve, Facility Fund and Retained Earnings). Investment account performance over the last three years has grown from 2.3M to 4.7M. This year the chapter will be looking at ways to best deploy funds. Mr. Salsgiver will be advocating in three different areas. Those areas are Advocacy (political), Workforce Development, and Marketing/Communications (potential for marketing the health plan). Mr. Salsgiver anticipates a decision in May 2021.

Date for Next Meeting

The next meeting date will be May 13, 2021 at 10:00 a.m. via Zoom conference.

New Business

Chairman Norman Russell announced the sale of his company and planned retirement for end of 2021. This will be the last year he will serve as Chairman on the Trust.

Adjournment

With no additional items for discussion, Chairman Russell adjourned the meeting at 10:49 a.m.



GENERAL AGENT'S REPORT

AGC Health Benefit Trust Board of Trustees Meeting

Thursday, May 27th, 2021

prepared by:

Autumn Schwerdfager

Senior Account Manager

JD Fulwiler & Company Insurance

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www.AGChhealthplansnw.com

JDFULWILER &
COMPANY INSURANCE



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Section 1: Renewal & Sales Summary

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	3	7	2	0	0	0	0	0	0	0	35
Terminated	(2)	(1)	0	0	0	0	0	0	0	0	0	0	(3)
YTD Renewal retention													92%
New Sales	6		1	1		1							9
Total Participating Employers	28	1	4	8	2	5	2	6	1	3	3	10	72

Quoting Results/Sales/Terms

	2021 (YTD)	2020	2019
Quotes	171	308	270
New Sales	9	22	11
Close Ratio	7.4%	7.1%	4%

Section 2: Experience Reporting

Current Year – Rolling 12 Months (May 20 – April 21)

Paid Date	Average Medical Subs	Average Medical Members	Premium/ Fees	Covered Charges	Paid Claims	Paid PCPM	Paid PMP M	Loss Ratio
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	931	1,789	\$697,347.18	\$1,948,248.77	\$748,477.96	\$803.83	\$418.31	107.3%
Sep-20	913	1,765	\$807,495.47	\$1,131,179.20	\$581,488.90	\$636.90	\$329.46	72.01%
Oct-20	908	1,760	\$804,287.34	\$1,157,401.26	\$546,928.03	\$602.34	\$310.75	68.00%
Nov-20	931	1,798	\$815,068.42	\$1,204,315.45	\$675,614.81	\$725.60	\$375.72	82.89%
Dec-20	1,036	1,958	\$896,382.04	\$1,363,163.63	\$655,567.34	\$632.55	\$334.69	73.13%
Jan-21	1,097	2,086	\$960,741.86	\$1,002,447.97	\$499,635.46	\$455.46	\$239.52	52.01%
Feb-21	1,057	1,965	\$910,794.61	\$1,029,224.77	\$489,835.58	\$463.07	\$249.09	53.78%
Mar-21	1,093	2,020	\$930,694.00	\$1,589,481.08	\$736,877.70	\$673.84	\$364.61	79.18%
Apr-21	1,107	2,034	\$939,462.96	\$1,445,839.80	\$690,125.39	\$623.42	\$339.29	73.46%
Total:	987	1,873	\$10,204,056.24	\$14,584,043.29	\$6,866,425.24	\$579.87	\$305	67.29%

**Participating Endorsement Settlement
AGC Oregon**

Endorsement Period: January 1, 2020 through December 31, 2020

Group Number: 800000016

Target Loss Ratio		82.00%
Contract Year Loss Ratio		70.29%
Earned Premium	\$ 9,582,846.64	
Paid Claims	\$ 6,735,715.56	
Calculated Loss Ratio		11.71%
Eligible Contribution to Reserve Account (Maximum 10%)		10.00%
Contribution to Reserve Account		<u>\$ 958,284.66</u>

Reserve Account held by Regence as of January 1, 2020	\$ -
Less: Changes to Reserve Account	<u>\$ -</u>
Reserve Account held by Regence as of January 1, 2021	\$ 958,284.66

Contribution Amount Available¹ as of January 1, 2021 **\$ 479,142.33**

AGC HEALTH BENEFIT TRUST

POLICY REGARDING MONITORING OF PROFESSIONAL SERVICE PROVIDERS

The Board of Trustees (the “Trustees”) of the AGC Health Benefit Trust (the “Trust”) hereby adopts this Policy Regarding Monitoring of Professional Service Providers (the “Policy”) for the purpose of monitoring the professional service providers of the Trust.

1. Purpose. The Department of Labor (“DOL”) has specific procedural guidance with respect to selection and monitoring of service providers under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The responsible fiduciary must engage in an objective process designed to elicit information necessary to assess the qualifications of the service provider, the quality of services offered, and the reasonableness of the fees charged in light of the services provided. The Policy is intended to assist the Trustees by establishing guidelines for prudently reviewing the service providers to the Trust. The procedures outlined in this Policy are intended to comply with the DOL’s procedural guidance; the Trustees recognize that the procedures may vary depending upon the facts and circumstances of the particular service provider.

2. Professionals. Subject to the terms of the Trust, the Trustees are responsible for selecting the service providers to the Trust and approving the use of any Trust assets to pay their fees. The Trustees are also responsible for prudently monitoring the Plan’s service providers and fees on an ongoing basis. If the Trustees delegate any of these responsibilities to another fiduciary, the Trustees will be responsible for monitoring such other fiduciary and its performance of the delegated responsibilities. At the time of adoption, the service providers monitored by the Trustees under this Policy include the Trust’s administrative agent, consultant/general managing agent (GMA), auditor, and attorney. Review of the Trust’s insurance carrier(s), brokers and vendor partners will generally be in accordance with the consultant/GMA’s monitoring procedure, rather than under this Policy.

3. Regularly Scheduled Reviews.

3.1 The Trust will conduct a complete review of the service providers identified above at least once every two years (schedule to be determined).

3.2 The Executive Director of AGC Oregon-Columbia Chapter will coordinate the review and complete the following items (See **Exhibit A, Section I**):

- (a) Confirmation that there is a written agreement between the Trust and the service provider;
- (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 identified are actually being performed and are authorized by the Trust and not in conflict with other Trust governing documents or adopted policies;
- (d) Confirmation that there is no duplication of services between service providers; and
- (e) Provide a copy of the current written agreement for each service provider under review to the Trustees.

3.3 Following confirmation of the above, each Trustee shall complete and review a questionnaire regarding the service provider's performance. See **Exhibit A, Section II**. The questionnaire shall be distributed and collected by the Executive Director of AGC Oregon-Columbia Chapter, who shall summarize and present the findings to the Trustees, as well as discuss the findings with the service provider being reviewed.

3.4 The Trustees or a subcommittee of Trustees may meet with the service provider as part of the review. Following any performance review meeting with the service provider, the Chair of the Trustees or a representative of the subcommittee shall submit a performance report to the Trustees, which will be documented in the Trust's meeting minutes. The performance report may include a list of objectives for the future.

3.5 Copies of the performance report, if in writing, and meeting minutes, including any objectives for the future, will be maintained for a minimum of seven years.

4. Investigative Reviews. If a change in circumstances or facts come to the attention of the Trustees that may warrant review of a service provider, and the service provider has not adequately addressed the change or facts to the Trustees satisfaction, the Trustees will conduct an investigation of the facts and circumstances. Examples of items that may trigger such review include a change in the affiliation or corporate structure of the service provider; change in the primary individuals who provide services; questions regarding the appropriateness of fees; or concerns over potential prohibited transactions. Any such review will be documented through either a written report, correspondence, or in Trust meeting minutes.

Adopted this 23rd day of April, 2021.

EXHIBIT A

AGC HEALTH BENEFIT TRUST
PLAN PROFESSIONAL SERVICE PROVIDER REVIEW

The purpose of this evaluation is to review the services provided to the AGC Health Benefit Trust by the professional service provider identified below. The goal of this evaluation is to document monitoring of the Trust's service providers, enhance the effectiveness of such service providers, and advance the Trust's goals, mission, and day-to-day operations.

Section I of this document will be completed by the Executive Director of AGC Oregon-Columbia Chapter. Section II of this document shall be completed by each Trustee and returned to the Executive Director of AGC Oregon-Columbia Chapter.

Plan Professional Service Provider:

SECTION I – Document Review (to be completed by the Executive Director of AGC Oregon-Columbia Chapter)

The Executive Director of AGC Oregon-Columbia Chapter has confirmed the following regarding the professional service provider:

- (a) There is a written agreement between the Trust and the professional service provider:
___ 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 services are not duplicated by another provider: ___ Yes/ ___ No
- (e) The agreement has been provided to the Trustees: ___ Yes/ ___ No

Comments:

Signature

Date

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

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 improvement for expected competencies for the category. Performance objectives have not been met or have only partially been met.

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

N/A = No interaction with the service provider during the period under review.

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 all 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 operations 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:



AGC Oregon Columbia Chapter

May 27, 2021



Executive Summary

- The American Rescue Plan Act (ARPA), signed into law on March 11, 2021, requires in part, employers to provide free COBRA coverage to employees (and family members) who qualify for COBRA due to an involuntary termination of employment or reduction in hours. Employers are required to offer free COBRA coverage between April 1 and September 30, 2021 (the “Subsidy Period”).

Vimly adopted the DOL new model COBRA Election Notices and communications regarding this subsidy and has sent required notices to all employees that experienced a termination or reduction in hours prior to and within the Subsidy Period; and to all employees that are still within their COBRA coverage period (generally from November 1, 2019). **Vimly only provided notices for clients/employers in which Vimly is the current COBRA Administrator.**

1. Vimly sent required notices to:
 - i. all QBs that experienced a COBRA qualifying event and are, or would be, still in their election coverage period, (generally QBs with a qualifying event since November 2019); and
 - ii. all QBs that are still within their COBRA coverage period (generally from November 1, 2019) for clients/employers where Vimly is the current COBRA Administrator.
2. Notices went out last week ahead of the May 31, 2021 deadline.
3. Vimly will process all COBRA elections and document/track eligible AEIs as attestation/election forms are received.
4. Upon receipt of the COBRA election and request for subsidy assistance from the member, Vimly will contact the employer for confirmation of the member’s termination reason.
5. Vimly will track all COBRA premiums paid or due during the Subsidy Period. To help determine reimbursements and tax credits.
6. Process refund if AEI paid premiums for any month within the Subsidy Period.

AGC Oregon Columbia Chapter - May 2021

Membership Highlights

Membership	Current	% of Change From Prior Year	Prior Year Same Period
Number of Employer Groups	72	24.1%	58
Number of Employees	1,166	18.4%	985
Number of Total Members	2,115	14.4%	1,848
Number of Medical COBRA Members	11	37.5%	8

Employee High & Low Watermarks (Medical)

High Watermark	1107 Employees in May 2021	Low Watermark	905 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	188	16.98%
30 - 39	293	26.47%
40 - 49	282	25.47%
50 - 59	225	20.33%
60 - 69	112	10.12%
70 +	7	0.63%

Employer Lines of Coverage

Coverage	# of Employers	# of Members	% of Employers
Medical	72	2115	100%
RX**	70	2029	97%
Dental	29	709	40%
Vision	50	1253	69%
Life Balance Card	7	100	10%
Buy up Life	2	4	3%
Wellness	12	159	17%

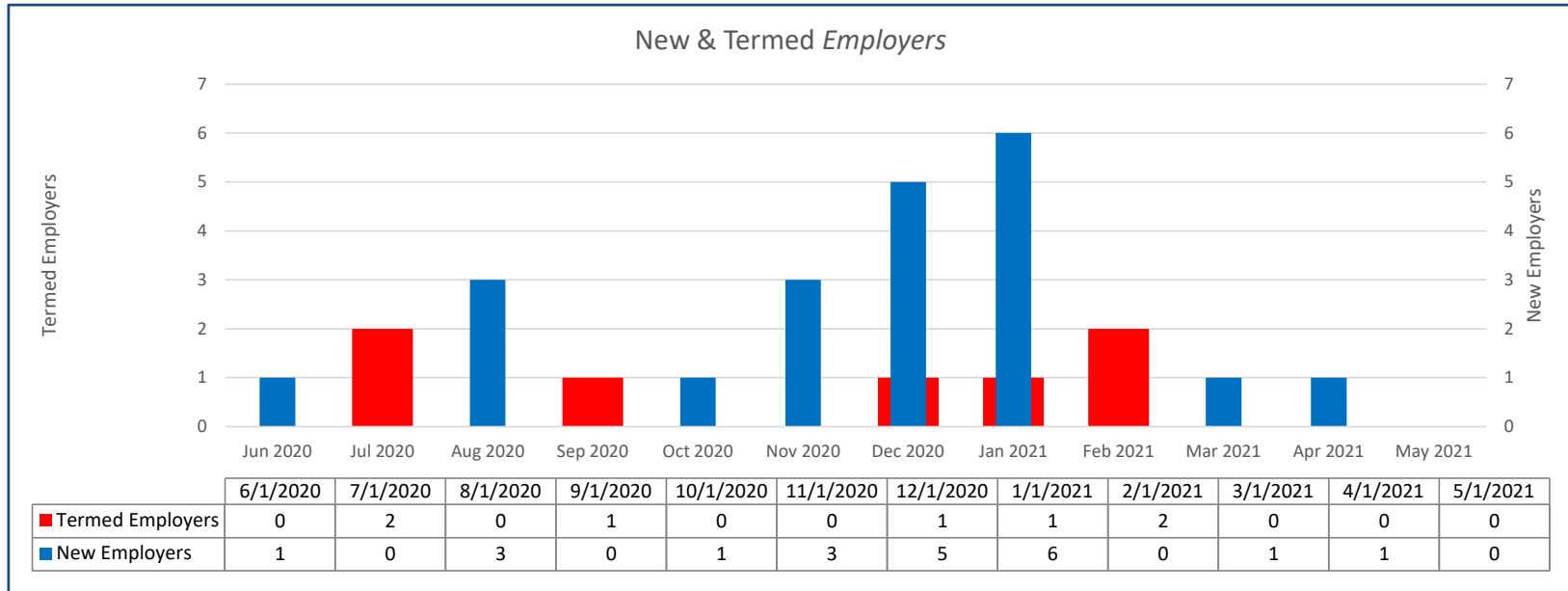
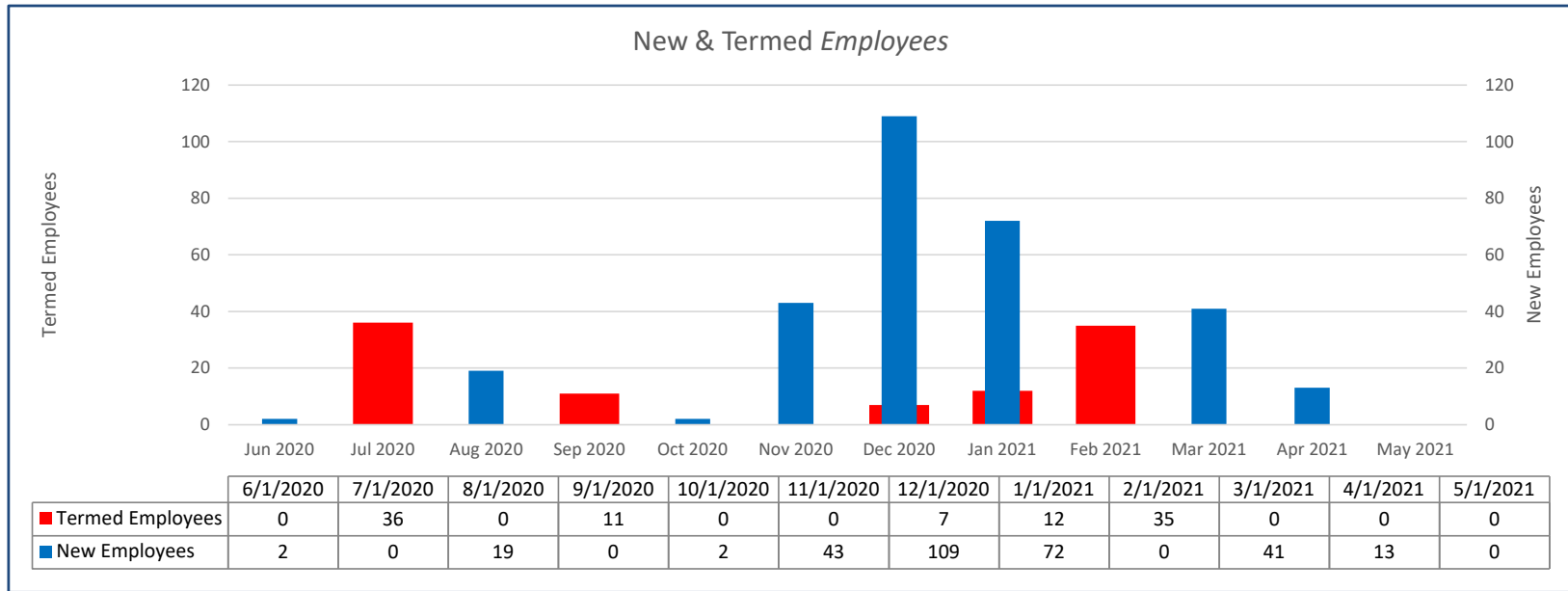
** excludes H S A Plans



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee & Employer Additions and Cancellations

Data includes employers and employees termed or effective June 2020 through May 2021





AGC Health Benefit Trust - Oregon Columbia Chapter

Net Membership History - Medical

Data includes Employee & Dependent counts & trends from June 2020 through May 2021

low-watermark **905**
high-watermark **1107**

Member Medical Count

Activity Month	New	Continuous	Termed	Active
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	197	1883	69	2080
02/21	43	1917	163	1960
03/21	82	1933	27	2015
04/21	47	1980	35	2027
05/21	40	1989	38	2029

Employee Medical Count

Activity Month	New	Continuous	Termed	Active
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	97	1001	36	1098
02/21	21	1038	60	1059
03/21	55	1040	19	1095
04/21	32	1075	20	1107
05/21	24	1083	24	1107



AGC Health Benefit Trust - Oregon Columbia Chapter

Net Membership History - Dental

Data includes Employee & Dependent counts & trends from June 2020 through May 2021

low-watermark 270

high-watermark 340

Member Dental Count

Employee Dental Count

Activity Month	New	Continuous	Termed	Active
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	67	579	15	646
02/21	19	611	35	630
03/21	3	623	7	626
04/21	57	610	16	667
05/21	65	644	23	709

Activity Month	New	Continuous	Termed	Active
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	35	281	5	316
02/21	5	302	14	307
03/21	2	303	4	305
04/21	32	296	9	328
05/21	22	318	10	340



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: May 2021

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

Carrier	Benefit	Election	Employees	Dependents	Members	Members	
RBS	Medical	EO	682	0	682	33.61%	
		ES	140	140	280	13.80%	
		EF	187	597	784	38.64%	
		EC	98	185	283	13.95%	
	Medical Total			1107	922	2029	100.00%
	Rx	EO	661	0	661	34.05%	
		ES	131	131	262	13.50%	
		EF	180	576	756	38.95%	
EC		91	171	262	13.50%		
Rx Total			1063	878	1941	100.00%	
RBS Total			2170	1800	3970	100.00%	
LMAC	Life	EO	1142	0	1142	99.48%	
	Voluntary Life	EO	4	0	4	0.35%	
	Spouse Life	EO	2	0	2	0.17%	
LMAC Total			1148	0	1148	100.00%	
LB	Life Balance Card	EO	100	0	100	100.00%	
STDIC	Dental	EO	177	0	177	9.02%	
		ES	56	56	112	5.71%	
		EF	77	265	342	17.43%	
		EC	30	48	78	3.98%	
	Dental Total			340	369	709	36.14%
	Vision	EO	370	0	370	18.86%	
		ES	89	89	178	9.07%	
		EF	122	406	528	26.91%	
EC		59	118	177	9.02%		
Vision Total			640	613	1253	63.86%	
STDIC Total			980	982	1962	100.00%	
OAC	Discount	EO	159	0	159	100.00%	
AMFX	CDHP	EO	7	0	7	9.33%	
		ES	2	4	6	8.00%	
		EF	7	52	59	78.67%	
		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: May 2021

Cobra Breakdown			Dependent Breakdown		
COBRA Breakdown	Cobra	Total	Dependent Breakdown		Total
Medical	Non-COBRA	1096	Medical	Non-Spouses	595
	COBRA	11		Spouses	327
Medical Total		1107	Dependents	922	
Rx	Non-COBRA	1052	Rx	Non-Spouses	567
	COBRA	11		Spouses	311
Rx Total		1063	Dependents	878	
Dental	Non-COBRA	337	Dental	Non-Spouses	236
	COBRA	3		Spouses	133
Dental Total		340	Dependents	369	
Vision	Non-COBRA	635	Vision	Non-Spouses	402
	COBRA	5		Spouses	211
Vision Total		640	Dependents	613	

Medical Cobra Population %: 0.99%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: May 2021

Carrier Breakdown			Gender Breakdown			
Carrier	Benefit	Total	Benefit	Gender	Total	% of Gender
RBS	Medical	1107	Medical	Total Male	948	85.64%
	Rx	1063		Total Female	159	14.36%
RBS Total		2170	Medical Total		1107	100.00%
LMAC	Life	1142	Rx	Total Male	911	85.70%
	Spouse Life	2		Total Female	152	14.30%
	Voluntary Life	4	Rx Total		1063	100.00%
LMAC Total		1148	Dental	Total Male	291	85.59%
LB	Life Balance Card	100		Total Female	49	14.41%
LB Total		100	Dental Total		340	100.00%
STDIC	Dental	340	Vision	Total Male	551	86.09%
	Vision	640		Total Female	89	13.91%
STDIC Total		980	Vision Total		640	100.00%
OAC	Discount	159	Life	Total Male	973	85.20%
OAC Total		159		Total Female	169	14.80%
AMFX	CDHP	17	Life Total		1142	100.00%
AMFX Total		17	CDHP	Total Male	11	64.71%
				Total Female	6	35.29%
			CDHP Total		17	100.00%
	Life Balance Card		Total Male	91	91.00%	
		Total Female	9	9.00%		
	Life Balance Card Total			100	100.00%	
	Voluntary Life		Total Male	4	3.05%	
	Voluntary Life Total			4	3.05%	
	Discount		Total Male	131	6.11%	
		Total Female	28			
	Discount Total			159		



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: May 2021

Distribution by Age Band - Gender Ratio

Benefit	Band	Male		Female		Total Employees
		Employees	%	Employees	%	
Medical	0 to 29	162	86.17%	26	13.83%	188
	30 to 34	143	92.26%	12	7.74%	155
	35 to 39	129	93.48%	9	6.52%	138
	40 to 44	128	89.51%	15	10.49%	143
	45 to 49	114	82.01%	25	17.99%	139
	50 to 54	95	78.51%	26	21.49%	121
	55 to 59	78	75.00%	26	25.00%	104
	60 to 64	64	79.01%	17	20.99%	81
	65 to 69	29	93.55%	2	6.45%	31
	70 to 74	6	85.71%	1	14.29%	7
Medical Total		948	85.64%	159	14.36%	1107
Rx	0 to 29	155	87.08%	23	12.92%	178
	30 to 34	133	92.36%	11	7.64%	144
	35 to 39	124	93.23%	9	6.77%	133
	40 to 44	125	89.29%	15	10.71%	140
	45 to 49	111	81.62%	25	18.38%	136
	50 to 54	89	78.76%	24	21.24%	113
	55 to 59	76	75.25%	25	24.75%	101
	60 to 64	63	78.75%	17	21.25%	80
	65 to 69	29	93.55%	2	6.45%	31
	70 to 74	6	85.71%	1	14.29%	7
Rx Total		911	85.70%	152	14.30%	1063
Dental	0 to 29	45	83.33%	9	16.67%	54
	30 to 34	46	92.00%	4	8.00%	50
	35 to 39	50	96.15%	2	3.85%	52
	40 to 44	33	86.84%	5	13.16%	38
	45 to 49	36	76.60%	11	23.40%	47
	50 to 54	28	82.35%	6	17.65%	34
	55 to 59	21	77.78%	6	22.22%	27
	60 to 64	18	81.82%	4	18.18%	22
	65 to 69	13	92.86%	1	7.14%	14
	70 to 74	0	0.00%	1	100.00%	1
75 to 79	1	100.00%	0	0.00%	1	
Dental Total		291	85.59%	49	14.41%	340



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: May 2021

Distribution by Age Band - Gender Ratio

Benefit	Band	Male		Female		Total Employees
		Employees	%	Employees	%	
CDHP	0 to 29	0	0.00%	1	100.00%	1
	30 to 34	1	100.00%	0	0.00%	1
	40 to 44	2	66.67%	1	33.33%	3
	45 to 49	2	66.67%	1	33.33%	3
	50 to 54	2	100.00%	0	0.00%	2
	55 to 59	0	0.00%	1	100.00%	1
	60 to 64	4	80.00%	1	20.00%	5
	65 to 69	0	0.00%	1	100.00%	1
CDHP Total		11	64.71%	6	35.29%	17
Life Balance Card	0 to 29	11	91.67%	1	8.33%	12
	30 to 34	9	100.00%	0	0.00%	9
	35 to 39	12	85.71%	2	14.29%	14
	40 to 44	16	94.12%	1	5.88%	17
	45 to 49	13	92.86%	1	7.14%	14
	50 to 54	13	86.67%	2	13.33%	15
	55 to 59	9	81.82%	2	18.18%	11
	60 to 64	6	100.00%	0	0.00%	6
65 to 69	2	100.00%	0	0.00%	2	
Life Balance Card Total		91	91.00%	9	9.00%	100
Voluntary Life	0 to 29	2	100.00%	0	0.00%	2
	35 to 39	1	100.00%	0	0.00%	1
	45 to 49	1	100.00%	0	0.00%	1
Voluntary Life Total		4	100.00%	0	0.00%	4
Discount	0 to 29	17	80.95%	4	19.05%	21
	30 to 34	23	95.83%	1	4.17%	24
	35 to 39	19	90.48%	2	9.52%	21
	40 to 44	12	85.71%	2	14.29%	14
	45 to 49	20	74.07%	7	25.93%	27
	50 to 54	10	66.67%	5	33.33%	15
	55 to 59	17	89.47%	2	10.53%	19
	60 to 64	11	73.33%	4	26.67%	15
65 to 69	2	66.67%	1	33.33%	3	
Discount Total		131	82.39%	28	17.61%	159



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: May 2021

Distribution by Age Band - Gender to Age Band Ratio

Band	Male		Female		Total Employees	Total %
	Employees	%	Employees	%		
0 to 29	162	17.09%	26	16.35%	188	16.98%
30 to 34	143	15.08%	12	7.55%	155	14.00%
35 to 39	129	13.61%	9	5.66%	138	12.47%
40 to 44	128	13.50%	15	9.43%	143	12.92%
45 to 49	114	12.03%	25	15.72%	139	12.56%
50 to 54	95	10.02%	26	16.35%	121	10.93%
55 to 59	78	8.23%	26	16.35%	104	9.39%
60 to 64	64	6.75%	17	10.69%	81	7.32%
65 to 69	29	3.06%	2	1.26%	31	2.80%
70 to 74	6	0.63%	1	0.63%	7	0.63%
Grand Total	948	100.00%	159	100.00%	1107	100.00%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: May 2021

Distribution by Coverage & Plan

Benefit	Description	Employees	Dependents	Members	% of Members
Medical	PPO 500	246	237	483	23.80%
	PPO 3000	167	135	302	14.88%
	PPO 2000	158	101	259	12.76%
	Value 2500	134	74	208	10.25%
	PPO 1500	119	131	250	12.32%
	PPO 1000	98	128	226	11.14%
	Value 5000	55	26	81	3.99%
	Value 1000	50	27	77	3.79%
	HSA 2500	42	41	83	4.09%
	Value 3500	29	19	48	2.37%
	PPO 5000	7	1	8	0.39%
HSA 4500	2	2	4	0.20%	
Medical Total		1107	922	2029	100.00%
Rx	Rx 1	902	776	1678	86.45%
	Rx 2	161	102	263	13.55%
Rx Total		1063	878	1941	100.00%
Dental	Dental 1000	171	170	341	48.10%
	Dental 1500	134	169	303	42.74%
	Dental 1500w/Ortho	17	9	26	3.67%
	Dental 2000	15	14	29	4.09%
	Dental 2000w/Ortho	3	7	10	1.41%
Dental Total		340	369	709	100.00%
Vision	Plan 150	427	411	838	66.88%
	Plan 100	159	173	332	26.50%
	Plan 150V	29	22	51	4.07%
	Plan 100V	25	7	32	2.55%
Vision Total		640	613	1253	100.00%
Life	Life / AD&D	1136	0	1136	99.47%
	Vol Accident - Individual	3	0	3	0.26%
	Vol Accident - EE+Spouse	2	0	2	0.18%
	Vol Accident - Parent+CH	1	0	1	0.09%
	Vol Accident - Family	0	0	0	0.00%
Life Total		1142	0	1142	100.00%
CDHP	FSA Medical 2020	6	24	30	40.00%
	CDHP Admin Fee 2020	4	24	28	37.33%
	FSA Medical 2021	4	5	9	12.00%
	CDHP Admin Fee 2021	3	5	8	10.67%
CDHP Total		17	58	75	100.00%
Life Balance Card	Life Balance Card	100	0	100	100.00%
Voluntary Life	Voluntary EE Life	4	0	4	100.00%
Spouse Life	Voluntary Spouse Life	2	0	2	100.00%
Discount	Wellness Incentive	159	0	159	100.00%



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: May 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	134	41	52	19	246
	PPO 3000	108	17	24	18	167
	PPO 2000	105	16	22	15	158
	Value 2500	95	15	14	10	134
	PPO 1500	62	19	30	8	119
	PPO 1000	52	11	23	12	98
	Value 5000	43	3	5	4	55
	Value 1000	36	4	6	4	50
	HSA 2500	21	9	7	5	42
	Value 3500	19	5	4	1	29
	PPO 5000	6	0	0	1	7
	HSA 4500	1	0	0	1	2
Medical Total		682	140	187	98	1107
Rx	Rx 1	550	116	158	78	902
	Rx 2	111	15	22	13	161
Rx Total		661	131	180	91	1063
Dental	Dental 1000	93	31	30	17	171
	Dental 1500	64	21	41	8	134
	Dental 1500w/Ortho	13	1	1	2	17
	Dental 2000	7	2	3	3	15
	Dental 2000w/Ortho	0	1	2	0	3
Dental Total		177	56	77	30	340
Vision	Plan 150	246	56	80	45	427
	Plan 100	82	29	37	11	159
	Plan 150V	22	1	4	2	29
	Plan 100V	20	3	1	1	25
Vision Total		370	89	122	59	640
Life	Life / AD&D	1136	0	0	0	1136
	Vol Accident - Individual	3	0	0	0	3
	Vol Accident - EE+Spouse	2	0	0	0	2
	Vol Accident - Parent+CH	1	0	0	0	1
	Vol Accident - Family	0	0	0	0	0
Life Total		1142	0	0	0	1142
CDHP	FSA Medical 2020	1	0	4	1	6
	CDHP Admin Fee 2020	2	0	2	0	4
	FSA Medical 2021	3	1	0	0	4
	CDHP Admin Fee 2021	1	1	1	0	3
CDHP Total		7	2	7	1	17
Life Balance Card	Life Balance Card	100	0	0	0	100
Voluntary Life	Voluntary EE Life	4	0	0	0	4
Spouse Life	Voluntary Spouse Life	2	0	0	0	2
Discount	Wellness Incentive	159	0	0	0	159



AGC Health Benefit Trust - Oregon Columbia Chapter

Employee Demographics

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

Report Date: May 2021

Plans by Region - Employers

Er Region	PPO 500	PPO 3000	PPO 1000	Value 2500	PPO 1500	PPO 2000	Value 5000	Value 1000	Value 3500	HSA 2500	PPO 5000	Grand Total
Portland Metro	7	2	6	1	3	4	0	1	0	0	0	24
Mid-Valley	7	3	0	1	1	1	2	0	0	1	1	17
North Valley	1	4	2	1	2	0	2	0	1	0	0	13
Sw Washington	2	1	0	3	0	0	0	1	1	0	0	8
Linn County	0	1	0	0	0	0	0	0	0	1	0	2
Central	1	1	0	0	0	0	0	0	0	0	0	2
South East	1	0	0	0	0	0	0	1	0	0	0	2
North Coast	1	1	0	0	0	0	0	0	0	0	0	2
Eastern	1	0	0	0	0	0	0	0	0	0	0	1
Gorge	0	1	0	0	0	0	0	0	0	0	0	1
Total Employers	21	14	8	6	6	5	4	3	2	2	1	72
% of Employers	29.17%	19.44%	11.11%	8.33%	8.33%	6.94%	5.56%	4.17%	2.78%	2.78%	1.39%	100.00%



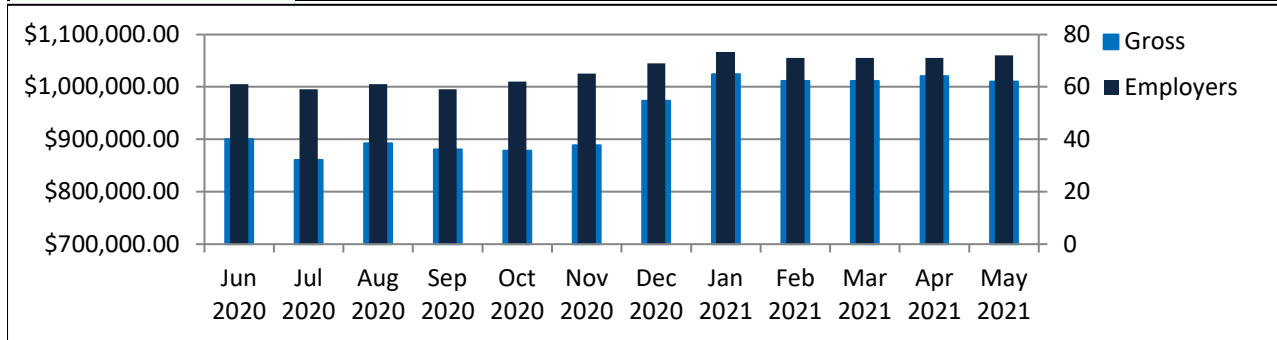
AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: May 2021

Contributions Billed Summary

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

Elig Period	Employers	Gross
Jun 2020	61	\$900,234.36
Jul 2020	59	\$860,351.46
Aug 2020	61	\$892,303.56
Sep 2020	59	\$880,499.81
Oct 2020	62	\$877,826.18
Nov 2020	65	\$888,436.12
Dec 2020	69	\$973,458.31
Jan 2021	73	\$1,023,820.67
Feb 2021	71	\$1,010,928.06
Mar 2021	71	\$1,011,314.29
Apr 2021	71	\$1,020,063.94
May 2021	72	\$1,009,835.04





AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: May 2021

Employer List 72 Total Groups

Active Employers	MAILING / Physical	Address	City	State	Zip
Anderson Poolworks	M	9500 SW Boeckman Rd	Wilsonville	OR	97070-9207
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 Silvertown 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
Harding & Daughters Inc.	P	28893 Hirtzel Rd	Rainier	OR	97048-3109
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
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
Mike Adams Construction Co	P	2210 W Washington St	Stayton	OR	97383-9588



AGC Health Benefit Trust - Oregon Columbia Chapter

Report Date: May 2021

Employer List 72 Total Groups

Active Employers	MAILING / Physical	Address	City	State	Zip
Modoc Contracting Co Inc	M	4027 Highway 39	Klamath Falls	OR	97603-9612
Northcore USA LLC	P	1790 16th St SE	Salem	OR	97302-1435
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
Pacifiemark 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	21187 Highway 99e NE	Aurora	OR	97002-9202
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
Tapio Construction Inc	M	11811 NE 72nd Ave Ste C	Vancouver	WA	98686-3510
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 FOURTH QUARTER ENDING MARCH 31, 2021

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 FOURTH QUARTER ENDING MARCH 31, 2021**

ASSETS

Cash

Heritage Bank	\$ 86,037
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Investments

Columbia Short Term Bond Fund	\$ 376,738
Columbia Balanced Fund	400,734
Columbia Cash Reserves Fund	375,671
	\$ 1,153,143

Receivables

Employer Contributions Receivable	\$ 42,573
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TOTAL ASSETS	\$ 1,281,753
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LIABILITIES

Employer Advance Contributions	\$ 37,825
	\$ 37,825

BENEFIT OBLIGATIONS

Accounts Payable	\$ 881
Medical Premiums Payable	17,551
Administrative Accounts Payable	4,568
Hour Bank Liability (See Schedule 2)	64,715
	\$ 87,715

EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS	\$ 1,156,213
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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 FOURTH QUARTER ENDING MARCH 31, 2021**

	CURRENT PERIOD	YEAR TO DATE 2020-2021	YEAR TO DATE 2019-2020	YEAR OVER YEAR CHANGE
NET INCREASE IN DOLLAR BANK OBLIGATIONS (SEE SCHEDULE 2)	\$ (30,539)	\$ (12,496)	\$ 3,865	
CONTRIBUTIONS				
Employer Contributions	\$ 3,081,807	\$ 11,191,887	\$ 10,786,259	
Total Contributions	\$ 3,081,807	\$ 11,191,887	\$ 10,786,259	3.76%
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:				
Regence Medical Premium Cost	\$ 2,806,937	\$ 10,181,583	\$ 9,750,825	4.42%
The Standard Dental Premium Cost	61,967	233,815	265,637	-11.98%
The Standard Vision Premium Cost	13,160	42,901	37,993	12.92%
Lifemap Premium Cost	9,275	34,063	35,037	-2.78%
CDHP Premium Cost	312	1,303	1,210	7.69%
Life Balance Premium Cost	310	1,310	952	37.61%
Total Premium Expenses	\$ 2,891,961	\$ 10,494,975	\$ 10,091,654	4.00%
GROSS MARGIN	\$ 189,846	\$ 696,912	\$ 694,605	
ADMINISTRATIVE EXPENSE				
Agent Commissions	123,272	447,196	430,418	3.90%
Administrative Fee - JD Fulwiler	41,101	145,488	143,101	1.67%
Vimly Administrative Fees	25,148	89,688	87,919	2.01%
Administrative Expenses	-	1,557	3,285	-52.59%
Legal Fees	1,574	6,196	2,939	110.82%
Audit Fees	3,500	16,500	15,800	4.43%
Consulting Fees - IBNR	-	12,500	-	100.00%
Printing Fees	-	361	173	109.12%
Total Administrative Expenses	\$ 194,596	\$ 719,486	\$ 683,634	5.24%
NET OPERATING INCOME	\$ (4,750)	\$ (22,574)	\$ 10,971	(3.06)
OTHER INCOME				
Dividend Income CMM	\$ 1,786	\$ 11,927	\$ 25,629	-53.46%
Interest Income	28	141	547	-74.31%
POP Fees	-	-	100	-100.00%
Realized Gains/Losses	13,377	158,553	(35,421)	-547.62%
Total Other Income	\$ 15,191	\$ 170,680	\$ (9,145)	-1966.35%
NET INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	\$ 10,441	\$ 148,106	\$ 1,826	8009.60%
BEGINNING OF PERIOD AUDIT ADJUSTMENTS	\$ 1,145,772	\$ 1,078,919	\$ 1,135,222	-4.96%
		(70,812)	(58,129)	
END OF PERIOD	\$ 1,156,213	\$ 1,156,213	\$ 1,078,919	7.16%

**AGC HEALTH BENEFIT TRUST OREGON COLUMBIA CHAPTER
 SUPPLEMENTAL INFORMATION: SCHEDULE 2
 SCHEDULE OF DOLLAR BANK BALANCE
 FOR THE FOURTH QUARTER ENDING MARCH 31, 2021**

	SPM	Ray Wells Inc	Lantz	Total
Beginning Balance	67,480	11,330	16,444	95,254
Forfeitures	-	-	-	-
Increase/(Decrease)	(24,697)	(3,502)	(2,340)	(30,539)
Ending Balance	\$ 42,783	\$ 7,828	\$ 14,104	\$ 64,715