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Insurance Products, Providers and Services
designed for Arizona's Public Sector.

Better Advice. **Better Benefits.**

2021



VALLEY SCHOOLS

Better Advice. Better Benefits.

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more about
Valley Schools at
myvalleyschools.org

Valley Schools has proudly served the insurance needs of Arizona’s public schools, municipalities, and other government agencies for over 30 years. Our staff is made up of veteran healthcare consulting, finance, insurance administration, and wellness experts that have spent their careers dedicated to public service.

We are passionate about our mission **to provide tailored and innovative solutions with a primary focus on improving individual health and well-being to achieve the lowest health care costs.**

Overview

Medical & Pharmacy

Medical



Valley Schools 15 year partnership with UHC has provided our members affordable, customizable health plans, both fully-insured and self-insured, integrated pharmacy with Optum RX and exemplary service. Members have access to the largest nationwide provider network without any additional access fees, as well as the Optum employee assistance program, a local care-coordination nurse team, and other Valley Schools specific benefits.

Valley Schools ASO partnership with United Healthcare is the most pricing aggressive in the state for public entities. All members are individually rated, accounted for separately, and do not subsidize other member's costs. Members can receive quotes on plans and rates at any time.

Pharmacy Benefit Manager



Magellan Rx Management is a next-generation, full-service pharmacy benefit manager (PBM) that moves beyond the basic services to help customers and members solve complex pharmacy challenges. Valley Schools partners with Magellan RX for non-integrated pharmacy benefit manager services.

Additional Medical Options



Valley Schools also partners with Blue Cross Blue Shield of Arizona for fully-insured or self-funded options. Our BCBS relationship provides prospective members an additional carrier option.

Valley Schools can also contract with alternate carriers on our member's behalf.

Preferred Providers

Ancillary
& Voluntary

Critical Illness, Medical Bridge and Hospital Indemnity



Valley Schools Preferred Provider, Colonial Life, offers three unique plans to District employee's through payroll deduction. These plans help with out-of-pocket medical and non-medical expenses in the event an employee has an unfortunate accident or major illness.

All plans include guarantee issue for initial enrollment, new hires and perpetual enrollments going forward. Members also receive credit For Time Insured. Colonial will also provide Enrollment Technology and Onsite Benefit Counselors.

Dental PPO



Delta Dental covers 892,000 smiles in Arizona—more than any other dental benefits carrier in the state and also has the largest network of dentists locally and nationally. Valley Schools offers 3 pooled plan options through Delta Dental covering both the employer and employee's coverage needs at every level with affordable rates. Options include orthodontics for adults and children. Members can also choose a custom Delta Dental Plan through Valley Schools.

DHMO Dental Coverage



Valley Schools offers members a comprehensive dental DHMO plan through Cigna. Coverage is national with no waiting periods, no plan deductibles, no calendar year maximums, with teeth whitening, orthodontia for children and adults, and no claim form filing when using network dentists. Our group Cigna rates and plans are an affordable and convenient option to place alongside your PPO dental plan(s).

Employee Assistance



Valley Schools members who participate in the self-funded medical have EAP services through UHC, but members can also choose to add additional EAP coverage for benefited and non-benefited employees through Interface Behavioral Health at a low PEPM cost. Employers receive value added benefits including On-Site and Webinar Training Hours, On-Site Critical Incident Stress and Grief Debriefings, Formal "Mandated" EAP Referrals, Quarterly Utilization Reporting, offers 3 or 6 in-person version model to choose from and no cost promotional materials.

Flex Spending / COBRA / FMLA



Members have access to Valley Schools Flex/FSA, COBRA Administration, dependent audit, and FMLA programs through Basic Western at low rates.

Home, Auto, Renters Insurance



Valley Schools has teamed up with Liberty Mutual to offer multiple group discounts to members on home, auto and renters insurance. Members are not required to utilize payroll deduction for their employees, and benefits can be rolled out to employees at any time during the year and rates are guaranteed for a year.

Identity Protection



Valley Schools provides InfoArmor/Allstate, identity theft protection services, to all members participating in the self-funded medical program at no cost. InfoArmor/ Allstate offers one million in reimbursement insurance coverage for losses and credit restoration.

Investment Administration



Financial Investment services for public sector employees is an important part of retirement benefits. Members have access to TSA services at no charge to the member or employee and takes the headache out of managing multiple financial advisor services.

Legal (Prepaid)



Members have access to Hyatt Legal services at a competitive annual rate for all employees to assist with multiple legal services.

Life Insurances (Employer Paid & Voluntary)



Valley Schools offers our members exclusive group basic employer paid life insurance, AD&D and voluntary coverage. Basic coverage includes Emergency Travel Assistance and Identity Theft Protection through Assist America. These extra services are included as part of your life insurance or accident insurance plan. Our basic life insurance and voluntary rates are some of the most aggressive in the state for public entities.

Basic and supplemental life is a vital part of an employee's benefit package and an employer's retention strategy.

Medicare Advocacy



Valley Schools offers two Medicare Advocates, MediSolutions, LLC and Frutos Insurance Agency to assist members. Medicare can be a complicated process when an employee is close to retirement, or age 65. MediSolutions and Frutos Insurance Agency aims to remove the confusion of Medicare through education, workshops, and one-on-one appointments at no cost to members.

Pet Insurance



Our pets are near and dear to our hearts. Through Valley Schools, members can provide full competitive pet coverage through Nationwide to employees with no payroll deduction. Employees have custom plan options available to meet any budget, no pricing difference for aging pets, with wellness plan options available as well.

Short Term Disability



Valley Schools has voluntary and employer paid Short Term Disability coverage options through Sun Life Financial.



Vision



United Healthcare Vision

Members have access to Valley Schools pooled vision plans with United Healthcare offering network access to both private practice and retail vision chains for your provider and materials needs. Valley Schools has 3 pooled vision plans, a low, medium and high, to fit all employer and employee's vision coverage needs and budgets. Members also have the option to design their own custom plan through Valley Schools.



Valley Schools' Exclusive Wellness Program

Ancillary
WellStyles™

Valley Schools' Exclusive, Award Winning Wellness Program

WellStyles™ is a comprehensive wellness program providing education, motivation, and actively cultivating opportunities to improve well-being, mindfulness, fitness and overall quality of life. When employees achieve and maintain good health, it supports employers in numerous ways.

Members have access to a dedicated wellness coordinator, wellness workshops, and an advanced technology platform which automates wellness tracking, challenges, and incentive management. Each member will also have access to educational content created by the Wellness Team that includes the WellStyles Newsletter, Better Bites Series, and more!


Our Pillars of Health are the foundational lifestyle components necessary to attain and maintain optimal individual health and wellbeing.



Members who participate in our self-funded medical program, have access to the full wellness program at no additional cost, or, you can utilize the WellStyles program as a standalone program.



Valley Schools has demonstrated a reduction in health care costs by **\$168 per employee per month** for members involved in WellStyles vs those who are not.

which  = more teachers, more classroom \$\$ and stabilized rates.



Overview

Valley Schools Self-Funded Program

Valley Schools members can elect to participate in our self-funded medical and pharmacy programs. Our provider network, claims administrator and pharmacy benefit manager is through United Healthcare or Blue Cross Blue Shield, which includes pharmacy coverage, employee assistance, disease management, and subrogation services.

We recognize that one medical plan doesn't fit all. **Each member has full autonomy on vendors and plan design.** Plan coverages reflect the unique needs of the employer and its employees.

Working closely with the Valley Schools team, stop loss insurance (aggregate and/or specific) is set and members are provided detailed claims review and actuarial services to set premium equivalents (rates) annually. Members participate in all aspects of planning, and final decisions on rates and plans are **always** member driven.

Our members never subsidize other members. Each is accounted for separately. Financial and claims reporting is provided monthly. Valley Schools closely monitors each member's claims and plan performance to manage the health of the population and to support rate stability. **Transparency is key.** We consult with our members throughout the year so there are no surprises at renewal time.

Valley Schools actively works to control expenditures for our members through innovative cost control programs and wellness. We believe healthier employees create opportunities for employers to benefit from a happy, engaged workforce, which leads to controlled medical costs and long-term, sustainable benefits.

With over 15 years of successful self-funding for over 24 public entities, Valley Schools has a proven track record of satisfied members and savings. Members in our self-funded medical program benefit from one of the lowest fixed costs in the state, and no-cost value added services such as: COBRA administration, wellness programs, and investment services that outperform our competitors.

*Our priority is offering our members **choice, transparency, savings, sustainable benefits** and **exemplary service** year after year.*



Overview

Employee Benefits Consulting

Valley Schools is a full service benefits consultant. We evaluate member's health care plans including medical, pharmacy, voluntary and ancillary products for efficacy and cost improvement.

Valley Schools manages benefit vendor relationships, renewal negotiations, provides compliance and ACA assistance, support with open enrollment, wellness analysis and more.

Our five-year renewal rate average for all members is 3.94%. We work hand-in-hand with our members to keep them informed regarding plan performance and population health throughout the year. We strategize with our members to prepare for medical and pharmacy marketplace changes, budgetary concerns, and staffing challenges.

Our fixed consulting fee is often a **30% savings** when compared to for-profit benefit consultants serving public entities within Arizona. As a **non-profit group**, our member savings, satisfaction, and sustainable benefit offerings is what drives our efforts, not our bottom line.

We also provide, at no additional charge for those participating in the self-funded medical, 1095 reporting coordination and

Valley Schools manages benefit vendor relationships, renewal negotiations, provides compliance and ACA assistance, support with open enrollment, wellness analysis and more.



compliance guidance and access to ThinkHR, an online Human Resources tools and training resource with live assistance.

We are happy to provide an Employee Benefits Consulting services quote at any time to interested public entities. Our consulting services are a fixed cost based on employee count, so you know exactly what you are paying without any hidden or surprise fees.

We are also awarded employee benefits consultants for S.A.V.E and IGPA cooperative contracts.

Ask us for pricing today to see how we can help you save!

Employee Benefits Consulting

Annual Fixed Fee Pricing and Services

Based on number of eligible employees

Up to 750	\$11,500
751 to 1,000	\$17,000
1,001 to 1,200	\$22,000
1,201 to 1,500	\$29,000
1,501 to 2,000	\$41,000
2,001 to 4,000	\$52,000
> 4,000	\$65,000

Benefits Consulting

Counsel and advise in all matters related to employee benefits strategies, compliance, best practices, cost containment measures.

Annual and Monthly Reporting

Provide an annual report and monthly report that includes costs versus contributions, and loss ratio for all self-funded plans.

Benefits Strategy

Advise, recommend and help implement suitable cost-containment and employee engagement strategies tailored to meet client's unique needs and objectives.

Premium Analysis

Review and analyze premium rates and policy contracts proposed by insurance carriers and other benefit providers, on an on-going basis to ensure rates, contracts, amendments, and/ or riders are in complete order.

Vendor Analysis

Examine and evaluate any and all employee benefit vendors for efficiency of service, competitive pricing, and plan(s) attributes according to insurance standards, our industry expertise, and the district's goals and expectations.

Contract Analysis

Ensure master contracts presented by insurance providers comply with plan specifications.

Contract Renewals

Assist with and secure annual benefit renewals, including the negotiation of changes in contract, premiums, benefit levels, plan design, quality of service, performance measures, guarantees, underwriting, and special terms/conditions.

Contract Optimization

Research, outreach and negotiate on an on-going basis to current and/or potential future carriers for new or current product and underwriting enhancements.

Are you a member of S.A.V.E or IGPA cooperative?

We are an awarded vendor for Employee Benefits Consulting for both Cooperative Purchasing Agencies.



Benefits Guide and Brainshark

Develop an annual Open Enrollment employee benefits focused Brainshark, PowerPoint or benefit brochure.

RFP Management

Assist in determining the plans to be submitted for comprehensive bidding and in the development, issuance, and evaluation of a detailed Request for Proposal for employee benefits, and manage the submission and receipt of RFPs, prepare written reports and analyses of proposals received, and present all findings.

Technology Support

Provide technical support and recommendations on benefit systems utilized for open enrollment and benefit administration, reports and analyses of proposals received, and present all findings.

Value Adds

Access a monthly client-focused wellness newsletter as well as HR training opportunities, including HIPPA refresher and compliance, as well as ThinkHR and Compliance DashBoard.

Wellness Analysis

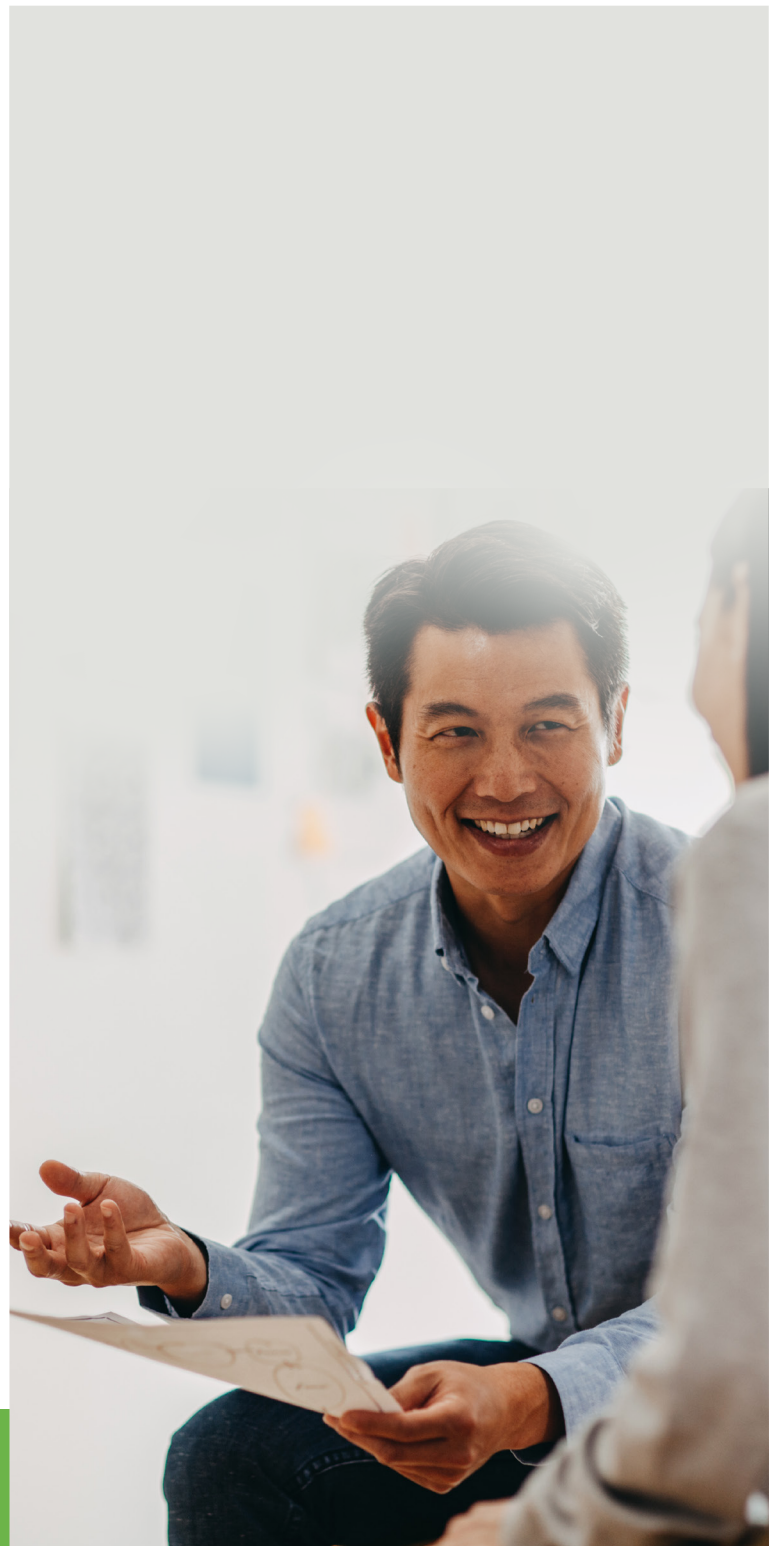
Deliver an annual analysis of current wellness program(s) and recommendations to ensure efficacy, return on investment, and compliance.

Preferred Vendor Contracts

Provide access to Preferred Providers, who have been thoroughly vetted for additional value, expanded services, competitive benefit plans and pricing.

Benefit Enrollment Support

Develop, share, and maintain an open enrollment timeline and annual service calendar with key dates and action items. Assist with preparation of open enrollment and benefits handbook and coordination of enrollment fairs.





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