



Medical Benefit Town Hall

Changing Self-Insurance Administrators

May 22, 2025

AHC plans to move from SISC to Pareto Health & BRMS, Effective October 1st, 2025

- AHC will use the same Anthem Blue Cross network for providers.
- Our Pharmacy Benefit Manager, Navitus, will remain the same.
- Employees will receive credit for any deductible and out-of-pocket expenses incurred thus far this calendar year.
- American Fidelity will still facilitate Open Enrollment.
- No change to dental or vision plans resulting from this move.
- Employees will receive a new ID card with the AHC logo for use beginning October 1st.
- Minimal disruption to current plans
- Depending on prior agreements, plan designs and employee costs remain the same.

Why the Change?

- We have heard from you about the increasing cost of medical benefits and the need to make a change.
- SISC passes year-over-year increases to the district on our health insurance premiums, with little backup data or explanation.
- The district has covered 27% in premium increases from 2023-25, totaling \$1,644,734.
- SISC passed an 8% increase for 2026, an additional \$608,976.
- By moving to Pareto and BRMS, we can more effectively manage our employees' needs and leverage plan data.
- The district will have more flexibility to make plan changes to improve our health benefits and control costs.



Two Years of Analysis

- The district has been researching creative solutions to our benefit problem for years.
- Until recently, most solutions were unworkable.
- More recently (spring 2023), the district has been gathering and analyzing details on a potential move with Pareto, attending multiple meetings, seminars, and events attended by employers who have made the same decision.
- The benefits committee has been consulted and updated as we progressed in the discovery and decision process.



Risk Shield and Savings Engine with Pareto Health

- A community of like-minded businesses to spread the financial impact of large claims, ensuring predictable costs year-to-year.
- Integrated Cost Management (ICM) and Pareto Health Pharmacy Consortium (PRxC)
- Proven long-term savings outperforming traditional insurance with greater total healthcare cost savings.
- Pareto Health offers midsize employers everything they need for success, with pre-negotiated best-in-class terms.

ParetoHealth unites employers into one strong, like-minded community

ParetoHealth empowers midsize employers with a long-term solution to reduce volatility and lower overall health benefits costs.



Our community and scale

We're the largest and fastest growing community of its kind (3x larger than anyone else). This scale delivers risk protection and negotiation leverage that you can't get on your own.



Our Risk Shield

With the strongest stop-loss contract on the market, only ParetoHealth's Risk Shield guarantees no new lasers and caps stop-loss increases, so you can confidently plan for the future.

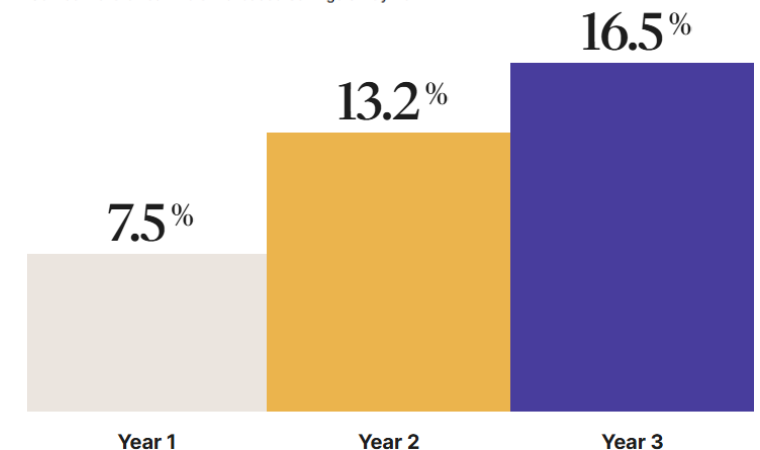


Our Savings Engine

The Savings Engine is a turnkey platform designed to reduce health-care costs, while providing access to a trusted partner ecosystem and a clear long-term strategy to improved financial outcomes.

Employers saved 7.5% in year 1 with Pareto compared to staying fully insured. Savings grew an incremental 16.5% by year 3.

Source: ParetoHealth Claims-based Savings Study 2024



New Plan Administration Through BRMS

- BRMS (Benefit & Risk Management Services) will administer our health plans.
- BRMS will handle all claims, ID cards, provider questions, billing questions, etc.
- HUB International Insurance in Santa Maria will provide plan oversight and local service for our employees.
- HUB has a dedicated team in Santa Maria who understands our community and local healthcare challenges to assist with administration.



The BRMS Story

1993

Founded with a focus to serve our clients by offering technology-driven third party administrator services.

2002

BRMS developed and released Vbas (now known as MyHealthBenefits), one of the first employee benefit administration technology solutions.

2008

BRMS opened an office in Honolulu, Hawaii launching BRMS into the Union and Taft-Hartley markets.

2012

BRMS launches MyHealthBenefits Mobile, allowing members to access their benefit information via mobile device.

2013

BRMS starts First Annual Charity Golf Tournament. Proceeds of the tournament benefit a local child in need.

2018

BRMS proudly celebrates 25 years in business and remains dedicated to being a leading Third Party Administrator.

Additional Services Provided by BRMS

- Full member support for medical claims
- Utilization Review and Case Management
- Chronic Condition Management
- Maternity Support
- Member Support



Combining Value-Added Services

Teledoc Health provides 24/7 virtual care, including primary care, specialty care, wellness, chronic condition management, and mental and behavioral health, all in one, easy-to-use application.

This one suite combines services previously available under Centivo Health, MDLive, and Hinge Health.

The screenshot displays the Teladoc Health website interface. At the top, there is a navigation bar with links for 'Individuals', 'Organizations', and 'Clinicians', followed by the 'Teladoc HEALTH' logo, a 'Sign in' button, and a 'Register now' button. The main content area features a large circular image of a hand holding a smartphone displaying a video call with a doctor. To the left of this image, the text reads 'Primary360 Start with virtual primary care for a healthier you'. Below this, it states 'Meet with a board-certified provider by phone or video. Get care when you need it.' and includes a 'Find my doctor' button. A pink callout bubble next to the image says '\$0 annual checkup*'. Below the image, the text reads 'Primary360 is covered by many health plans and employers with no subscription or membership fees.' Further down, the heading 'Primary care that's all about your needs' is followed by a paragraph explaining the benefits of the service. At the bottom, there is a section titled 'Your Teladoc Health primary care provider is your go-to for it all. Get help for:' followed by a list of services.

Individuals Organizations Clinicians Teladoc HEALTH Sign in Register now

Primary360
Start with virtual primary care for a healthier you

Meet with a board-certified provider by phone or video.
Get care when you need it.

Find my doctor

Primary360 is covered by many health plans and employers with no subscription or membership fees.

\$0 annual checkup*

Primary care that's all about your needs

Maybe you want to stay on top of your health now so you can save money down the road. Maybe you have a chronic condition that requires ongoing support. Or maybe you need someone who can address both your current concerns and future goals.

Your Teladoc Health primary care provider is your go-to for it all. Get help for:

Primary care that's all about your needs

Anthem Blue Cross Value-Added Service

Support for every family planning stage from Pre-conception to pregnancy, postpartum care, and parenting.

Designed with you in mind

When you enroll in Building Healthy Families, you can count on personalized support at every stage. You'll have unlimited access to:

Digital tools and resources for pregnancy and beyond

- Track your ovulation.
- Monitor prenatal health risks, such as blood pressure and weight.
- Receive updates on your pregnancy progress, like development of your baby and body changes.
- Log feedings, diaper changes, growth, vaccinations, and developmental milestones.

Health and wellness expertise for your family and pregnancy

- Talk to a health coach via chat or phone during pregnancy about your questions and concerns.
- Explore a library with thousands of educational articles and videos.
- Connect with a maternity nurse and access lactation support.

This is an exciting time for your family, but that doesn't mean there aren't challenges. Building Healthy Families has the support you need to nurture a healthy pregnancy and tackle every stage of your family's growth with confidence.



Benefits to help you thrive

Live health coaches

Interactive health trackers

24/7 access

Personalized content

Anthem 

Building Healthy Families



A program to support growing families

Every family grows in its own way. That's part of what makes each one unique. Anthem's new, all-in-one program, at no extra cost to you, can help your family grow strong whether you're trying to conceive, expecting a child, or in the thick of raising young children.

Building Healthy Families offers personalized, digital support through the SydneySM Health mobile app or on [anthem.com](https://www.anthem.com). This convenient hub offers an extensive collection of tools and information to help you navigate your family's unique journey.

Continued Service Through Valued Partners

- 24/7 Help With Personal Concerns with **Anthem Employee Assistance Program**
- Enhanced Cancer Benefit through **CancerCare**
- **Midi Health** - The transition will be simple if you already have ongoing treatment with Midi Health. Everything will carry over, and they will just need your new ID number.
- \$0 Generic Medications at **Costco**



Next Steps

- We understand health insurance is a very sensitive and vital subject.
- As we begin this new chapter, please let us know of any issues or concerns in the future.
- We will strive to make this transition seamless, but if an issue arises contact HR immediately and we will address it.
- Ultimately, we're confident this will be a positive change for the district and our valued employees.



Questions?

All questions, whether addressed live or not, will be added to an FAQ on the benefit webpage.

