

NTMC BOARD OF DIRECTORS SPECIAL CALLED MEETING

Wednesday, November 17, 2021 | 8:00 am

NOTICE IS HEREBY GIVEN that the members of the North Texas Mobility Corporation (NTMC) Board of Directors will hold a Special Meeting at 8:00am at the Denton County Transportation Authority (DCTA) Administrative Offices located at 1955 Lakeway Drive, Suite 260, Lewisville, Texas, 75057 and by Zoom Conference at which time the following agenda will be discussed.

Effective September 1, 2021, the public is allowed to use the ZOOM link below to participate in a Board Meeting; however, audio-only is no longer allowed; therefore, full-video will be required when speaking to the Board. To join the meeting, please use the information below:

Join Zoom Meeting

<https://us06web.zoom.us/j/88083385380>

Meeting ID: 880 8338 5380

One tap mobile

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Dial by your location

+1 346 248 7799 US (Houston)

Meeting ID: 880 8338 5380

The Board of Directors reserves the right to convene into Closed Executive Session at any time during the meeting pursuant to the Texas Government Code § 551.071(2) to seek confidential legal advice from the Corporation's attorneys regarding any agenda item listed hereon.

CALL TO ORDER

INTRODUCTIONS

PUBLIC COMMENT

This agenda item provides an opportunity for citizens to address the Board of Directors on any agenda item(s) or other matters relating to the NTMC. Each speaker will be given a total of three (3) minutes to address any item(s). Anyone wishing to speak shall be courteous and cordial.

Any person who wishes to address the Board of Directors regarding any item(s) may do so by either completing a Request to Speak Card located in the DCTA Administrative Offices prior to the meeting or if participating virtually, by utilizing the "raise hand" function ensuring when called upon your camera is turned on and your name displayed.

Citizens that are not able to connect to the Zoom meeting must email his or her public comment to sspell@ntmc.com no later than 12:00 pm on Tuesday, November 16, 2021 to ensure the comment will be read.

The Board of Directors are not permitted to take action on any subject raised by a speaker during Citizen Comments. However, the Board of Directors may have the item placed on a future agenda for action; refer the item to the NTMC Officers for further study or action; briefly state existing NTMC policy; or provide a brief statement of factual information in response to the inquiry.

1. **CONSENT AGENDA**

- a. Consider approval of Minutes: NTMC Regular Board Meeting - October 27, 2021

2. **REGULAR AGENDA**

- a. Discussion of NTMC Operators and Employee Health Insurance Benefits

Presenter(s): Adam Kinyicky, Holmes Murphy
Julie Rickman Holmes Murphy

Backup Information: Memo

Exhibit 1: Holmes Murphy Benefits Package Presentation

- b. Discuss and Consider Retention, Recognition and Referral Plan Recommendations

Presenter(s): RJ Garza, General Manager
John Hendrickson, Interim NTMC President

Backup Information: Memo

Exhibit 1: Retention, Recognition & Referral Plan

- c. NTMC Staff Spotlight – Michael Ellis, Service Attendant

Presenter(s): RJ Garza, General Manager
Louise Francois, Assistant General Manager

3. **CONVENE EXECUTIVE SESSION**

The Board may convene the Regular Board Meeting into Closed Executive Session for the following: *No scheduled Executive Session for this agenda.*

4. **RECONVENE OPEN SESSION**

Reconvene and Take Necessary Action on Items Discussed during Executive Session.

5. **FUTURE BOARD MEETINGS & AGENDA ITEMS**

NTMC Officers may discuss proposed future agenda items. Board members may discuss details of future meetings and request an item(s) to be added to the next Board meeting agenda. **Next Board Meeting Date:** To be determined.

6. **ADJOURN**

BOARD MEMBERS:

Dean Ueckert, Chair
Richard Hayes, Vice Chair
Don Combs, Sara Hensley, Raymond Suarez

OFFICERS:

John Hendrickson, Interim NTMC President
Scott Lewis, NTMC Treasurer
Sean Spell – NTMC Secretary

CERTIFICATE – I certify that the above agenda giving notice of meeting was posted on the bulletin board at the Corporation’s offices, which are also the offices of the Denton County Transportation Authority (DCTA), on Friday, November 12, 2021 by 5:00pm.



Kisha Morris-Perkins
Executive Assistant | Board Process Manager

NTMC BOARD OF DIRECTORS REGULAR MEETING MINUTES

Wednesday, October 27, 2021 | 8:00 am

ATTENDANCE

Board Members

Chair Dean Ueckert

Vice-Chair Richard Hayes

Board Member Don Combs

Board Member Sara Hensley – virtual

Board Member Raymond Suarez

Officers

Interim NTMC President John Hendrickson

NTMC Treasurer – Vacant

NTMC Secretary - Vacant

Legal Counsel

Joseph J. Gorfida, Jr.,

Nichols, Jackson, Dillard, Haggard, & Smith

CALL TO ORDER

Chair Ueckert called the meeting to order at 8:10am. All Board Members were present in person except for Board Member Hensley who arrived at 8:13am and participated virtually. The Board recessed at 8:28am and reconvened at 8:30am.

INTRODUCTIONS

Mr. Sean Spell was introduced as the Safety and Training Manager who will be assuming the duties of NTMC Board Secretary and Mr. Scott Lewis who will be assuming the duties of NTMC Treasurer. Both Mr. Spell and Mr. Lewis greeted the Board.

PUBLIC COMMENT

Chair Ueckert read the public comment from Jim Owen. Board Member Hayes requested clarification on a specific comment provided by Mr. Owen regarding 1.2 million UNT riders. There were no other emailed comments nor anyone with “raised hands” to speak during this time.

1. CONSENT AGENDA

- a. Consider Approval of Minutes:
August 25, 2021 – NTMC Regular Board Meeting
September 29, 2021 – NTMC Regular Board Meeting

Motion by Board Member Hensley with a second by Board Member Combs to approve the Consent Agenda as presented. Motion passes 5-0.

2. INFORMATIONAL REPORTS

- a. Monthly Financial Statements: FY 2021 Year to Date September 2021
b. DCTA Bus Ridership Report September 2021

No comments or questions from the Board. No Board action required.

3. REGULAR AGENDA

- a. Presentation of General Manager's Monthly Report
Presenter(s): RJ Garza, General Manager
Louise Francois, Assistant General Manager

Backup Information: Exhibit 1 – General Manager's Report
Exhibit 2 – September 2021 Ticket Sales/Daily Deposit Report
Exhibit 3 – September 2021 Staffing Roster Report

RJ Garza, General Manager, presented the General Manager's Monthly Report highlighting the new run-bid assignment for the Operators which was established to better organize run scheduling due to driver shortages. In addition, his report contained the Connect Fixed Route Ridership 16-day comparison.

No Board action required at this time.

- b. Presentation of Fleet Maintenance Report
Presenter: Jimmy Salzman, Shop Foreman

Mr. Salzman provided the Fleet Maintenance Report highlighting the following:

- Mileage of Vehicles (in and out of service)

- PM Schedule
- Function Checks
- Road calls/Major events
- Fleet Replacement

Board discussion regarding a Vehicle Replacement Program, supply chain issues (vehicles and parts), and the need for NTMC staff to determine what is needed to keep buses properly running.

No Board action required at this time.

c. Presentation of Facilities Maintenance Report

Presenter: Jeff Thomas, Facilities Manager

Mr. Thomas provided the Facilities Maintenance Report highlighting identified areas and corrective action taken to include:

- Repair of Leaks at Bus Operations
- Safety concerns regarding the Lighting System at Bus Wash

No Board action required at this time.

d. Discuss and Consider Retention, Recognition and Referral Plan Recommendations

Presenter(s): RJ Garza, General Manager
John Hendrickson, Interim NTMC President

Backup Information: Retention, Recognition & Referral Plan

RJ Garza, General Manager and John Hendrickson, Interim NTMC President, provided the board with an overview of the Retention, Recognition and Referral Plan highlighting the following:

- Budget increases to include referral and sign-on bonuses for staff, operators, and certifications
- Company culture: Staff recognition at monthly board meetings, drawings, “goodie bags”, employee cookouts and discount coupons to various establishments
- Outreach: Veterans and outgoing military personnel

The NTMC Board and staff had a healthy discussion regarding long and short-term budgetary implications, employee incentives to include non-monetary, staff retention, clarification of referral bonuses, exit interviews, anonymous surveys, top 2-3 driver issues/challenges (i.e. competition, work-from-home, higher pay), on-time performance challenges, improving the “culture” of the agency, and the goals of DCTA and NTMC to provide a more stable work environment.

It was the recommendation of the Board for NTMC staff to revisit the Plan and provide an easy-to-ready “chart” identifying the top 3 challenges as well as short-term and long-term recommendations to address staff retention and culture.

e. NTMC Staff Spotlight – NTMC Employee

Presenter: RJ Garza, General Manager

Customer Service Representative Avis Chastain was recognized this month for her positive attitude, wonderful work ethic and her ability to consistency follow-up with customers to provide excellent customer service.

4. **CONVENE EXECUTIVE SESSION**

The Board may convene the Regular Board Meeting into Closed Executive Session for the following:

No scheduled Executive Session for this agenda.

5. **RECONVENE OPEN SESSION**

Reconvene and Take Necessary Action on Items Discussed during Executive Session.

The Board did not convene into Executive Session, therefore, to reconvene into Open Session was not necessary.

6. **FUTURE BOARD MEETINGS & AGENDA ITEMS**

NTMC Officers may discuss proposed future agenda items. Board members may discuss details of future meetings and request an item(s) to be added to the next Board meeting agenda.

The next Special Called Board Meeting will be held on November 17, 2021 at 8am with the following agenda items for discussion:

- NTMC Operators and Employee Health Insurance Benefits
- Retention, Recognition and Referral Plan

7. **ADJOURN**

Motion by Board Member Hensley with a second by Board Member Suarez to adjourn the meeting at 9:50am. Motion passes 5-0.

APPROVED:

Dean Ueckert
Board Chair

ATTEST:

Kisha Morris-Perkins
Executive Assistant | Board Process Manager



MEMO

To: NTMC Board of Directors

From: Robert J. Garza, General Manager, *RJ Garza*

CC: John Hendrickson, President; Scott Lewis, Treasurer; Sean Spell, Secretary; and Louise Francois, AGM.

Date: November 10, 2021

Subject: Discuss and consider Operator's and Employee's Health Insurance Benefits

BACKGROUND:

Effective January 1, 2022, some important changes will take place in NTMC's health benefits. Based on the renewal rates mentioned by Holmes Murphy in a presentation, the medical benefits premium will increase 13%, Dental will increase 14.4%, and Vision rates will not increase; Short-term Disability (STD) increased by 29%, Long-term Disability (LTD) increased by 10%. Due to a proposed change in fixed-route service by DCTA, the current FY 2022 budget only would require the budgeting to cover the cost for 55 operators. We currently have 63 operators. If the DCTA board decides at the December meeting to leave fixed-route services as it currently is, NTMC would then require 78 operators.

NTMC CURRENT FY22 MEDICAL, DENTAL, AND VISION BUDGET:

Operators- Medical, Dental, and Vision Benefit Budget: 10%
Non-Operators- Medical Benefit Budget: 15%; Dental and Vision Budget: 10%
 (No impact to budget for non-operators for medical)

NTMC FINANCIAL IMPACT:

Benefit Budget Impact due to increase at 55 and 78 Operators:

	55 Operators & Staff	78 Operators & Staff
Medical =	\$ 3,817.79	\$367,543.32
Dental =	\$ 3,027.62	\$ 10,601.03
Vision =	\$ 759.27	\$ 3,434.10
STD =	\$ 3,693.06	\$ 7,119.99
LTD =	<u>\$ 2,958.99</u>	<u>\$ 6,811.51</u>
Total: =	\$ 14,256.73	\$ 395,509.95

Recommendation:

Staff recommends authorizing the NTMC President to enter into a contract with United Health Care (medical & vision), Dental Select (dental), Mutual of Omaha (STD & LTD) and any necessary budget amendment to the NTMC budget to reflect such change.

If you have any questions, don't hesitate to get in touch with me.

NTMC BOARD SPECIAL SESSION



HOLMES MURPHY®

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AGENDA

- UnitedHealthcare
 - Medical Renewal
 - Vision Renewal
- DentalSelect
 - Dental Renewal
- Mutual Of Omaha
 - LTD/STD Renewal
- WEX
 - COBRA/FSA Renewal
- Summary of items to approve



UHC



HOLMES MURPHY.

THINKING AHEAD...

OVERVIEW – MEDICAL RENEWAL

Claims experience from 5/1/2020-4/30/2021

- Loss Ratio of 93.2%
 - Carriers require a loss ratio of 85% to maintain profitability
- Medical and Pharmacy market trend combined at 9.5%
- Claims increase of 26.6% from prior experience period (5/1/2019-4/30/2021)
 - Large claim spend and utilization have both increased
- Pooling point of \$100,000; \$174,722 pooled out
 - Large claims over \$100,000 are credited to the pool
- 38% credible to NTMC's claims experience
 - Additional experience is pooled with the book of business

UHC Underwriting presented NTMC's initial renewal showing a rate increase of 29%



INITIAL STEPS

Holmes Murphy and Associates and NTMC took immediate steps to negotiate a favorable renewal:

- High-Cost claimant reporting was obtained from UHC
 - Some high-cost claimants will not be on NTMC's insurance for the coming plan year
- Holmes Murphy reviewed alternate medical plan designs offered by UHC
 - The optimal plan(s) would bring down the renewal cost while maintaining the integrity of the existing plan design.
- Holmes Murphy negotiated using a "not-to-market" strategy with UHC
- Dental quotes were sought from UHC in order to provide a higher potential bundling discount for NTMC
 - UHC was unable to provide a competitive plan design based on NTMC's current rates



NEGOTIATION

Holmes Murphy and Associates was able to cut the initial renewal increase in half through collaboration with UHC and NTMC partners

- Plan design changes were recommended which decreased the renewal from 29% to 21.25%
 - Includes implementing UHC's Charter network, which narrows the current selection of providers from what the group currently has with the Choice network
 - 40% of NTMC's provider visits over the past year would still be within the Charter network
- Combining the not-to-market strategy with the new plan designs, the bundling of Vision (renewed with UHC effective 11/1) and the consideration regarding high-cost claimants, ***the final renewal rate increase for medical is 13%***



BENEFIT PLAN HIGHLIGHTS – HSA PLAN

	Current Plan	New Plan
Network	Navigate	Charter
Deductible – Individual	\$2800	\$3000
Deductible – Family	\$5,400	\$6,000
Out of Pocket Max – Individual	\$6,350	\$6,450
Out of Pocket Max – Family	\$12,700	\$12,900
Coinsurance	20%	30%
Pharmacy Copay (After Deductible)	Tier 1 - \$10 Tier 2 - \$35 Tier 3 - \$60	Tier 1 - \$10 Tier 2 - \$35 Tier 3 - \$70
Mail Order Copay	N/A	\$10/\$150/\$500



BENEFIT PLAN HIGHLIGHTS - EPO PLAN

	Current Plan	New Plan
Network	Navigate	Charter
Deductible – Individual	\$5,000	\$6,000
Deductible – Family	\$10,000	\$12,000
Out of Pocket Max – Individual	\$7,150	\$7,350
Out of Pocket Max – Family	\$14,300	\$14,700
PCP Copay	\$15	\$10
Specialist Copay	\$50/\$100	\$60
ER Visit	\$300 + Deductible	\$500 + Deductible
Coinsurance – After Deductible	20%	0%
Pharmacy Copay (After Deductible)	Tier 1 - \$10 Tier 2 - \$40 Tier 3 - \$75	Tier 1 - \$10 Tier 2 - \$45 Tier 3 - \$95
Mail Order Copay	N/A	\$10/\$150/\$500



MEDICAL - MOVING FORWARD

- Based on market trend and the group's claim history, an increase was warranted this year, and further increases are likely in subsequent years.
- While marketing this coverage may provide short-term relief, it is important for NTMC to explore ways to invest in mitigating the impact of high-cost claims
 - UHC may have implementable programs that could help those with chronic conditions better manage their care
 - Implementing wellness programs to include focus on prevention
 - Partnering with third party vendors to focus on clinical intervention



OVERVIEW – VISION RENEWAL

Flat vision renewal, atypical term length to sync renewal cycle

- UHC's Vision renewal came in at a rate pass (no increase)
- When UHC Vision contract was originally written, the term length was written for 34 months
 - This is atypical; normally contracts like this are written in lengths divisible by 12 (12, 24, 36, etc)
- To correct this, verbal approval of renewal was given before the November 1st contract end date, so that vision coverage would continue uninterrupted

UHC's new contract, upon board approval, will have a length of 14 months, ending 12/31/2022. This will allow the renewal cycle for this benefit to begin and end with NTMC's other lines of coverage.



DENTALSELECT



HOLMES MURPHY.

THINKING AHEAD...

OVERVIEW – DENTAL RENEWAL

Dental claims experience warranted increase

- NTMC is running 40% over their target loss ratio
- UHC was not able to offer a competitive dental quote to replace the incumbent plan
- Minimal plan change options allow for little disruption and rate increases below the CBA 15% threshold

DentalSelect Underwriting presented NTMC's initial renewal showing a rate increase of 19%



BENEFIT RATE COMPARISON – HIGH PLAN

	High Plan				
	2021 Rates	2022 DentalSelect	2022 DentalSelect	2022 DentalSelect	2022 UHC Estimate
	Current	Same Design	Option I	Option II	Same Design
Employee Only	\$19.47	\$23.17	\$22.27	\$22.87	\$27.26
Employee + Spouse	\$38.41	\$45.71	\$43.94	\$45.11	\$53.77
Employee + Child	\$42.28	\$50.31	\$48.37	\$49.66	\$59.19
Employee + Family	\$66.86	\$79.56	\$76.49	\$78.53	\$93.60
% Change		19.0%	14.4%	17.5%	40.0%
Design Details			Lower annual maximum to \$1,500	Increase annual deductible to \$75 for individuals and \$225 for families	



BENEFIT RATE COMPARISON - LOW PLAN

	Low Plan				
	2021 Rates	2022 DentalSelect	2022 DentalSelect	2022 DentalSelect	2022 UHC Estimate
	Current	Same Design	Option I	Option II	Same Design
Employee Only	\$15.48	\$18.42	\$17.38	\$18.18	\$21.67
Employee + Spouse	\$30.49	\$36.28	\$34.23	\$35.81	\$42.69
Employee + Child	\$31.37	\$37.33	\$35.22	\$36.85	\$43.92
Employee + Family	\$50.34	\$59.90	\$56.51	\$59.13	\$70.48
% Change		19.0%	12.3%	17.5%	40.0%
Design Details			<i>Move Endodontics and Periodontics to "Major" tier</i>	<i>Increase annual deductible to \$75 for individuals and \$225 for families</i>	



DENTAL – RECOMMENDATIONS

- High Plan Change – Recommending Option I
 - Decreases the annual maximum for the high plan
 - Lowers renewal to **14.4% increase**
- Low Plan Change – Recommending Option I
 - Shifting Endodontics and Periodontics from Basic to Major aligns with market standards
 - Lowers renewal to **12.3% increase**



MUTUAL OF OMAHA



HOLMES MURPHY.

THINKING AHEAD...

OVERVIEW – LIFE AND DISABILITY RENEWAL

Disability claims and average age warrant increases

- The Voluntary Life has seen a 26% drop in participation
- Long Term Disability
 - 26% decrease in lives over the course of the previous rate guarantee period.
 - 10% change or more allows for re-rating per the contract terms
 - The average age of the group is 56 with 70% of the population over age 50
- Short Term Disability (STD)
 - 11% decrease in lives
 - 19% increase in the female population.
 - The average age is 56 and 70% of the population is over age 50.
 - Increased claim activity on the STD, with an Incurred Loss Ratio of 123%.

Mutual of Omaha is operating at a total premium deficit of \$24,579.



NEGOTIATED RATES

- Life Insurance – Rate Pass
- Short Term Disability renewal increase from 42% to 29%
- Long Term Disability increase 10%



LIFE AND DISABILITY RENEWALS

	Current Monthly	Renewal Monthly	Premium Change
Basic Life	\$1,656.00	\$1,656.00	
Basic AD&D	\$138.00	\$138.00	
Voluntary Life	\$916.40	\$916.40	
Voluntary AD&D	\$62.00	\$62.00	
Short Term Disability	\$1,897.50	\$2,449.50	\$552.00
Long Term Disability	\$2,199.88	\$2,427.46	\$227.58
Monthly Total	\$6,869.78	\$7,649.16	\$779.58



WEX



HOLMES MURPHY.

THINKING AHEAD...

OVERVIEW – COBRA, FSA, HSA

- Administrative fees through WEX for these products are guaranteed through the end of 2026.
- No increases or changes to how these plans are administered.



CONSIDERATION



HOLMES MURPHY.

THINKING AHEAD...

ITEMS FOR CONSIDERATION FOR APPROVAL

- Approve Medical plan changes with overall rate increase of 13%
- Approve Vision 14-month contract at a rate pass
- Approve Dental plan changes
 - Rate increase of 14.4% for the high plan
 - Rate increase of 12.3% for the low plan
- Approve increases from Mutual of Omaha Short-Term and Long-Term Disability
 - Rate increase of 29% for STD
 - Rate Increase of 10% for LTD
- Approve continuation with WEX for a rate pass



APPENDIX

NTMC BOARD SPECIAL SESSION



HOLMES MURPHY.

THINKING AHEAD...

NTMC PREMIUMS VS CLAIMS INCURRED

Year/Month	Members	Subscribers	Premium	Premium PMPM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments PMPM	12 Month Rolling Average
2020-07	111	82	\$82,277	\$741.23	\$16,488	\$2,217	\$2,587	\$21,292	25.9%	\$191.82	
2020-08	110	82	\$81,499	\$740.90	\$21,285	\$2,198	\$9,524	\$33,007	40.5%	\$300.06	
2020-09	109	81	\$80,703	\$740.39	\$40,448	\$2,178	\$7,656	\$50,282	62.3%	\$461.30	
2020-10	103	78	\$77,639	\$753.77	\$69,851	\$2,058	\$6,347	\$78,255	100.8%	\$759.76	
2020-11	122	93	\$91,724	\$751.84	\$165,515	\$2,437	\$5,468	\$173,420	189.1%	\$1,421.48	
2020-12	125	95	\$93,316	\$746.53	\$35,429	\$2,497	\$9,116	\$47,043	50.4%	\$376.34	
2021-01	130	96	\$101,441	\$780.32	\$63,330	\$2,778	\$12,765	\$78,873	77.8%	\$606.71	
2021-02	128	95	\$99,721	\$779.07	\$181,016	\$2,732	\$4,848	\$188,595	189.1%	\$1,473.40	
2021-03	127	95	\$98,737	\$777.46	\$76,742	\$2,710	\$7,381	\$86,833	87.9%	\$683.72	
2021-04	123	91	\$94,884	\$771.42	\$155,768	\$2,625	\$6,913	\$165,307	174.2%	\$1,343.96	
2021-05	117	87	\$90,908	\$776.99	\$116,487	\$2,498	\$8,670	\$127,654	140.4%	\$1,091.06	
2021-06	113	83	\$87,629	\$775.48	\$70,909	\$2,413	\$4,430	\$77,752	88.7%	\$688.07	\$795.71

Total by Experience Period

Current Period	1,418	1,058	\$1,080,477		\$1,013,267	\$29,341	\$85,705	\$1,128,313	104.4%	\$795.71
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Prior Period

Total Ongoing Projected = \$725,000 or 53% of premium

Average Membership/PMPM Premium and Payments by Experience Period

Current Period	118	88	\$761.97		\$714.57	\$20.69	\$60.44	\$795.71
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INITIAL RENEWAL FIGURES

	Option 1: Current		Option 2: Current	
	BTCZ MOD (Navigate HSA) Rx Plan: 2V-HSA		AXKY (Premier PROformance EPO) Rx Plan: KT	
Plan Name				
Product	Navigate HMO *		Choice Insurance *	
Option	BTCZ MOD:2VHSA		AXKY:KT	
Plan Offering	Dual Option		Dual Option	
Multiple Option with:	2		1	
HRA or HSA	HSA		No	
Benefits*	Network Single/Family		Network Single/Family	
Office Copay (PCP/SPC)	PCP D&C, SPC D&C		PCP \$15, SPC \$50/\$100	
Hospital Copays	OP D&C, IP D&C		OP D&C, IP D&C	
UC/ER/Major Diag Copay	UC D&C, ER D&C, MD D&C		UC \$25, ER \$300+ded+20%, MD D&C	
Other	ENRP, minor lab/xray at D&C		\$0 Kid Copay; ENRP	
Deductible	\$2,800/\$5,400 (Emb)		\$5,000 / \$10,000 (Emb)	
Coinsurance	80%		80%	
Out-of-Pocket	\$6,350/\$12,700		\$7,150 / \$14,300	
Pharmacy	Med Ded, \$10/\$35/\$60, 2.5 MO (Adv PDL)		\$20/\$40/\$75, 2.5 MO (Adv PDL)	
	Out of Network Single/Family		Out of Network Single/Family	
Deductible	N/A		N/A	
Coinsurance	N/A		N/A	
Out of Pocket	N/A		N/A	
Enrollment				
Employee	4		62	
Employee + Spouse	0		5	
Employee + Child(ren)	0		6	
Employee + Family	0		6	
Total	4		79	
	Rates (Billed)		Rates (Billed)	
Rates	Current	Proposed	Current	Proposed
Employee	\$736.74	\$950.41	\$819.77	\$1,057.52
Employee + Spouse	\$1,620.81	\$2,090.88	\$1,803.49	\$2,326.54
Employee + Child(ren)	\$1,362.97	\$1,758.26	\$1,516.57	\$1,956.41
Employee + Family	\$2,357.55	\$3,041.29	\$2,623.26	\$3,384.06
Monthly Cost	\$2,947	\$3,802	\$84,682	\$109,242
Annual Cost	\$35,364	\$45,620	\$1,016,186	\$1,310,901
Change from Current	29.0%		29.0%	
uBundle Applied	-0.5%		-0.5%	



PRELIMINARY PLAN CHANGE CANDIDATES

	Option 8 NEW	Option 15 NEW
Plan Name	AGZO (Charter HSA) Rx Plan: 0I0Y-HSA	AYZG (Charter) Rx Plan: G75Y
Product		
Option	Charter HMO *	Charter HMO *
Plan Offering	Option 8	Option 15
Multiple Option with:	Dual Option	Dual Option
HRA or HSA	Replace 1	Replace 2
	HSA	No
Benefits*		
Office Copay (PCP/SPC)	Network Single/Family	Network Single/Family
Hospital Copays	PCP D&C, SPC D&C	PCP \$10, SPC \$60
UC/ER/Major Diag Copay	OP D&C, IP D&C	OP D&C, IP D&C
Other	UC D&C, ER D&C, MD D&C	UC \$25, ER \$500+Ded, MD \$500
Deductible	ENRP	\$0 Kid Copay, ENRP
Coinsurance	\$3,000/\$6,000 (Emb)	\$5000/\$10000 (Emb)
Out-of-Pocket	80%	100%
	\$6450/\$12900	\$7350/\$14700
Pharmacy	Med Ded, 10/35/70, 10/150/500, 2.5 MO (AdvSMCS PDL), SS-WAL	\$10/45/95, \$10/150/500, 2.5 MO (AdvSMCS PDL), SS-WAL
	Out of Network Single/Family	Out of Network Single/Family
Deductible	N/A	N/A
Coinsurance	N/A	N/A
Out of Pocket	N/A	N/A
Enrollment		
Employee	4	62
Employee + Spouse	0	5
Employee + Child(ren)	0	6
Employee + Family	0	6
Total	4	79
	Rates (Billed)	Rates (Billed)
	Current Proposed	Current Proposed
Rates		
Employee	\$896.88	\$990.48
Employee + Spouse	\$1,973.11	\$2,179.05
Employee + Child(ren)	\$1,659.23	\$1,832.38
Employee + Family	\$2,869.99	\$3,169.53
Monthly Cost	\$3,588	\$102,316
Annual Cost	\$43,050	\$1,227,798
Change from Current	21.7%	20.8%
uBundle Applied	-0.5% 36	-0.5%



FINAL RENEWAL FIGURES

	Option 17	NEW	Option 18	NEW
	BMC3 (Charter HSA) Rx Plan: 010Y-HSA		BEIJ (Charter) Rx Plan: G75Y	
Plan Name				
Product	Charter HMO *		Charter HMO *	
Option	Option 17		Option 18	
Plan Offering	Dual Option		Dual Option	
Multiple Option with:	Replace 1		Replace 2	
HRA or HSA	HSA		No	
Benefits*	Network Single/Family		Network Single/Family	
Office Copay (PCP/SPC)	PCP D&C, SPC D&C		PCP \$10, SPC \$60	
Hospital Copays	OP D&C, IP D&C		OP D&C, IP D&C	
UC/ER/Major Diag Copay	UC D&C, ER D&C, MD D&C		UC \$25, ER \$500+ded, MD \$500	
Other	ENRP, minor lab/xray at D&C		\$0 Kid Copay; ENRP	
Deductible	\$3,000/\$6,000 (Emb)		\$6,000/\$12,000 (Emb)	
Coinsurance	70%		100%	
Out-of-Pocket	\$6,450/\$12,900		\$7,350/\$14,700	
Pharmacy	Med Ded, 10/35/70, 10/150/500, 2.5 MO (AdvSMCS PDL), SS-WAL		\$10/45/95, \$10/150/500, 2.5 MO (AdvSMCS PDL), SS-WAL	
	Out of Network Single/Family		Out of Network Single/Family	
Deductible	N/A		N/A	
Coinsurance	N/A		N/A	
Out of Pocket	N/A		N/A	
Enrollment				
Employee	4		62	
Employee + Spouse	0		5	
Employee + Child(ren)	0		6	
Employee + Family	0		6	
Total	4		79	
	Rates (Billed)		Rates (Billed)	
	Current	Proposed	Current	Proposed
Rates				
Employee		\$832.51		\$926.37
Employee + Spouse		\$1,831.50		\$2,038.01
Employee + Child(ren)		\$1,540.14		\$1,713.78
Employee + Family		\$2,664.01		\$2,964.38
Monthly Cost		\$3,330		\$95,694
Annual Cost		\$39,960		\$1,148,327
Change from Current	13.0%		13.0%	
uBundle Applied	-0.5%		-0.5%	

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CHARTER NETWORK – TOP 50 (1/2)

Top Physicians - INN PCP type

20 providers out of 50 in Charter = 40%

Provider Type	Physician Name	State	Provider Participation Status Category	Number of Claimants	Number of Visits	Number of Services	Covered Amount	Total Net Paid
Family Practice/General Practice	ANDREW J BLANKENAU	Texas	Participating Provider	4	4	11	\$667	\$513
	STANLEY C EVANS	Texas	Participating Provider	3	14	29	\$1,684	\$1,539
	BRIAN D GLASER	Texas	Participating Provider	3	8	14	\$1,838	\$1,838
	JYOTI BHARTI	Texas	Participating Provider	3	6	7	\$904	\$813
	DALE G SWANHOLM	Texas	Participating Provider	3	5	10	\$959	\$905
Internal Medicine	ROBERT A HELSTEN	Texas	Participating Provider	2	17	24	\$1,115	\$934
	STEPHANIE MARIE BERG	Texas	Participating Provider	2	9	10	\$1,331	\$1,137
Family Practice/General Practice	VARTIKA M ATREY	Texas	Participating Provider	2	5	11	\$980	\$793
	HARVEER SINGH PARMAR	Texas	Participating Provider	2	5	10	\$1,147	\$590
	MATTHEW DAVID THOMPSON	Texas	Participating Provider	2	5	5	\$411	\$351
	JOSE FRANCISCO CEJA	Texas	Participating Provider	2	4	18	\$880	\$722
Pediatrics	PREETINDER KAUR DHATT	Texas	Participating Provider	2	4	4	\$1,160	\$544
	AUDREY ELIZABETH JOHNSON	Texas	Participating Provider	2	3	11	\$647	\$647
	AMARESWARI GOTTIPATI	Texas	Participating Provider	2	3	6	\$542	\$476
Internal Medicine	JITENDRA N BHATT	Texas	Participating Provider	2	3	3	\$353	\$223
Family Practice/General Practice	CHARLES LEE POWELL	Texas	Participating Provider	2	3	14	\$216	\$61
	MCLEAN RICHARD SANBORN	Texas	Participating Provider	2	2	16	\$735	\$412
Internal Medicine	MIAN ATIF YOUSUF	Texas	Participating Provider	2	2	3	\$359	\$190
Family Practice/General Practice	CHRISTINE W HOLLAND	Texas	Participating Provider	1	24	44	\$2,499	\$2,327
Internal Medicine	QUESTCARE HOSPITALISTS PLLC	Texas	Participating Provider	1	10	11	\$2,645	\$2,645
	SWATEE MOHAPATRA	Texas	Participating Provider	1	7	23	\$1,442	\$1,032
	SHERIF MAGDY RIZKALLA	Texas	Participating Provider	1	7	10	\$813	\$699



CHARTER NETWORK – TOP 50 (1/2)

Family Practice/General Practice	PEDRO E ESTORQUE JR	Texas	Participating Provider	1	6	8	\$1,090	\$985
	SHAWN L WHITE	Texas	Participating Provider	1	6	8	\$830	\$755
	ANDREW PATRICK MINIGUTTI	Texas	Participating Provider	1	6	10	\$763	\$718
Internal Medicine	BRADLEY SCOTT JONES	Texas	Participating Provider	1	5	28	\$2,205	\$1,984
Family Practice/General Practice	KEVIN MOORE MCKINNEY	Texas	Participating Provider	1	5	8	\$1,096	\$1,011
Internal Medicine	ATIF AFZAL	Texas	Participating Provider	1	5	5	\$699	\$699
Family Practice/General Practice	SHANE JORDAN ASHFORD	Texas	Participating Provider	1	4	7	\$802	\$767
Internal Medicine	LALIT KUMAR MAHAJAN	Texas	Participating Provider	1	4	4	\$1,391	\$0
Family Practice/General Practice	TERRENCE MICHAEL FEEHERY	Texas	Participating Provider	1	3	10	\$930	\$817
Internal Medicine	VIJAY KUMAR SHARMA	Texas	Participating Provider	1	3	6	\$708	\$647
	OLUBUKOLA ADUKE OKORO	Texas	Participating Provider	1	3	4	\$658	\$607
Family Practice/General Practice	TERESA ELISABETH KING	Texas	Participating Provider	1	3	4	\$518	\$471
	MICHAEL ANDREW COOPER	Texas	Participating Provider	1	3	4	\$649	\$409
Internal Medicine	ZAHID N ZAFAR	Texas	Participating Provider	1	3	3	\$1,033	\$328
	REHAN ABBAS KHAN	Texas	Participating Provider	1	2	2	\$369	\$354
	ADAM M PARSONS	Texas	Participating Provider	1	2	2	\$299	\$284
Family Practice/General Practice	TREVOR K HUBER	Texas	Participating Provider	1	2	3	\$299	\$278
	SHIMAILA H ZUBERI	Texas	Participating Provider	1	2	6	\$525	\$273
Pediatrics	DAVID H GOFF	Texas	Participating Provider	1	2	4	\$262	\$262
Family Practice/General Practice	JOHN M TOHLEN	Texas	Participating Provider	1	2	2	\$200	\$170
	SANDRA G MORENO	Texas	Participating Provider	1	2	2	\$166	\$151
	MARCELO E BRITO-TELLES	Texas	Participating Provider	1	2	4	\$189	\$149
	RICHARD J PERRY	Texas	Participating Provider	1	2	8	\$217	\$134
Internal Medicine	ROMINDER KAUR	Texas	Participating Provider	1	2	2	\$229	\$115
	HARPREET SINGH SURI	Texas	Participating Provider	1	2	2	\$307	\$107
Family Practice/General Practice	HONG-AN THI NGUYEN	Texas	Participating Provider	1	2	3	\$242	\$94
	MARIA NICOLE BIARD	Texas	Participating Provider	1	1	1	\$337	\$337
Internal Medicine	LATHA YEDLAPALLI	Texas	Participating Provider	1	1	3	\$293	\$293



DENTAL – HIGH RENEWAL

GROUP NAME: North Texas Mobility Corporation

GROUP NUMBER: 12004945 / **PLAN:** Coinsurance – PPO MAC / **NETWORK:** Platinum

RENEWAL RATES EFFECTIVE:
January 01, 2022

Rates are guaranteed for a period of 12 Months subject to the terms, conditions and provision of the group insurance arrangement. Any benefit change requests must be received 15 days prior to the renewal date.

	CURRENT RATES	RENEWAL RATES
Employee	\$19.47	\$23.17
Employee + Spouse	\$38.41	\$45.71
Employee + Child(ren)	\$42.28	\$50.31
Family	\$66.86	\$79.56

LOOKING TO MODIFY YOUR PLAN?

Making small adjustments to plan coverage can help you and your employees save money. Below are possible changes to consider. To request a change to your plan simply place an "X" in the box near the desired selection. An authorized group representative must sign and return this document to implement the plan change.

	OPTION #1	OPTION #2
Employee	\$22.27	\$22.87
Employee + Spouse	\$43.94	\$45.11
Employee + Child(ren)	\$48.37	\$49.66
Family	\$76.49	\$78.53

Option #1: Lower Your Annual Maximum

Each year, the plan pays up to the annual maximum for dental care. Reducing the starting annual maximum for enrolled employees to \$1500 can reduce the cost of your monthly premium, while still allowing an above average maximum dollar amount toward the cost of care.

Option #2: Increase Your Annual Deductible

An annual deductible is the amount owed for covered services before the insurance plan begins to pay. If you're looking to reduce monthly premium, consider increasing the annual deductible to \$75 for individuals and \$225 for families.

For more information, please contact your agent or call your Dental Select representative at 1-800-999-9789.



DENTAL – LOW RENEWAL

GROUP NAME: North Texas Mobility Corporation

GROUP NUMBER: 12004945 / **PLAN:** Coinsurance – PPO MAC / **NETWORK:** Platinum

RENEWAL RATES EFFECTIVE:
January 01, 2022

Rates are guaranteed for a period of 12 Months subject to the terms, conditions and provision of the group insurance arrangement. Any benefit change requests must be received 15 days prior to the renewal date.

	CURRENT RATES	RENEWAL RATES
Employee	\$15.48	\$18.42
Employee + Spouse	\$30.49	\$36.28
Employee + Child(ren)	\$31.37	\$37.33
Family	\$50.34	\$59.90

LOOKING TO MODIFY YOUR PLAN?

Making small adjustments to plan coverage can help you and your employees save money. Below are possible changes to consider. To request a change to your plan simply place an "X" in the box near the desired selection. An authorized group representative must sign and return this document to implement the plan change.

	OPTION #1	OPTION #2
Employee	\$17.38	\$18.18
Employee + Spouse	\$34.23	\$35.81
Employee + Child(ren)	\$35.22	\$36.85
Family	\$56.51	\$59.13

Option #1: Move Endodontics and Periodontics to Major

Moving endodontic and periodontic care, such as gum scaling, root planing, and root canals, into major services slightly reduces the amount the plan will cover. This decreases your monthly premium, while maintaining the advantage of our pre-negotiated rates with contracted or in-network providers.

Option #2: Increase Your Annual Deductible

An annual deductible is the amount owed for covered services before the insurance plan begins to pay. If you're looking to reduce monthly premium, consider increasing the annual deductible to \$75 for individuals and \$225 for families.

For more information, please contact your agent or call your Dental Select representative at 1-800-999-9789.



MEMO

To: NTMC Board of Directors

From: Robert J. Garza, General Manager, *RJ Garza*

CC: John Hendrickson, President, Scott Lewis, Treasurer, Sean Spell, Secretary, and Louise Francois, AGM.

Date: November 10, 2021

Subject: Discuss and consider staff recommendations for the North Texas Mobility Corporation’s (NTMC) Retention, Recognition, and Referral Program

BACKGROUND:

Driver shortages are occurring throughout the country. According to the American Trucking Association, the shortfall has increased from 61,500 drivers before the pandemic to at least 80,000 today. The trucking industry, though a vital piece of the national economy, was already facing headwinds before the pandemic due to an aging workforce. The average age of a long-haul truck driver in 2018 was 55 years old. North Texas Mobility Corporation is facing the same driver shortage issues as the industry, coupled with the unknown of continued fixed-route services.

NTMC Retention, Recognition, & Referral Program and Budget:

NTMC Staff has been working on efforts to revise and enhance the current Retention, Recognition, and Referral Program. This is an effort to encourage not only operators but all employees to continue to work for NTMC.

700-50930 - Wellness Wednesday, Company Cookoff & Recipe Book, Lunch & Learns, and New Hire Orientation
 700-50940 - Relay for Life/ Similar Fundraiser, Wellness Points with Step Gifts, New Hire Orientation, Company Swag, Birthday/ Anniversary Cards, Employee Holiday Gift, Recognition Items, Non-Operator Team Building Event
 700-50110 - Operator Sign-On Bonuses & Non-Operator Sign-On Bonuses

				Wellness Wednesday	Company Cookoff & Recipe Book	Lunch & Learns	New Hire Orientation						
Meals - Non Travel	50930												
NTMC Administration	700			\$ 1,960.00	\$ 500.00	\$ 1,960.00	\$ 980.00						\$ 5,400.00
Other Miscellaneous	50940												
NTMC Administration	700			\$ 980.00	\$ 1,960.00	\$ 500.00	\$ 1,960.00	\$ 112.70	\$ 1,960.00	\$ 392.00	\$ 2,500.00		\$ 10,364.70
S&W - Regular	50110												
NTMC Administration	700	3	\$	-	\$ 182.93								
NTMC UNT Contract	701	12,144.35	\$	25,072.88									
NTMC Frisco Contract	703	126.06	\$	260.26									
NTMC CCT Contract	704	43,110.57	\$	89,004.85									
NTMC Fixed Route Denton	711	4,630.25	\$	9,559.48									
NTMC Demand Response Denton	731	554.11	\$	1,144.00									
NTMC Demand Response HV	732	4,175.60	\$	8,620.83									
NTMC Demand Response Lewisville	733	2,513.48	\$	5,189.25									
NTMC Customer Service	770	9	\$	-	\$ 548.78								
NTMC Supervisors & Dispatch	780	13	\$	-	\$ 792.68								
NTMC Maintenance	790	16	\$	-	\$ 975.61								
				\$ 67,292.41	\$ 138,851.55	\$ 2,500.00							



Sign-on Bonus and Referral Payouts Information:

Sign-on Payouts:	
FY 2021 –	\$ 2,502
FY 2020 –	\$11,250
FY 2019 –	\$18,100
Referral Bonus Payouts:	
FY 2021 –	\$ 1,000
FY 2020 –	\$ 3,250
FY 2019 –	\$ 7,500

Staff recommendations to improve retention, recognition, and referral program without having to impact the budget:

Description	Current:	Proposed:
Recognition Items Budget Revision:	\$392	\$1,500
CDL Operator Sign-on Bonus	\$1,000	\$1,500
Non-CDL Operator Sign-on Bonus	\$500	\$750
New: Non-CDL Operators who obtain a CDL	\$0	\$400

FINANCIAL IMPACT:

No financial impact. Pay-Outs will be from the same available budgets. If there are any future budget impacts with these adjustments staff will advise the board at that time.

RECOMMENDATION:

NTMC staff recommends authorizing the NTMC General Manager to implement the new proposed enhancements for the retention, recognition, and referral program.

If you have any questions or concerns, please feel free to contact me.



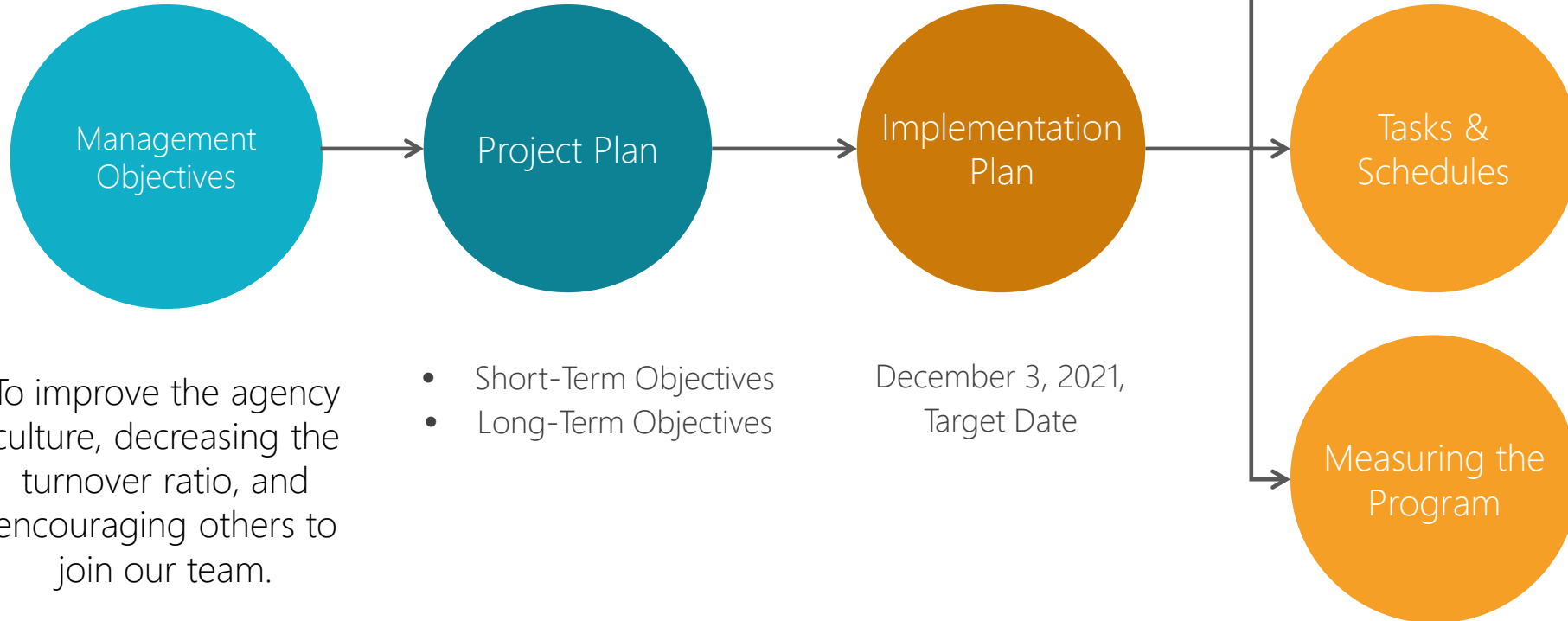
Retention, Recognition, Referral (RRR)

PLAN
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Project RRR Overview



WE'RE HIRING OPERATORS!
CLICK HERE TO APPLY TODAY



Employee Survey Results

32 Collected

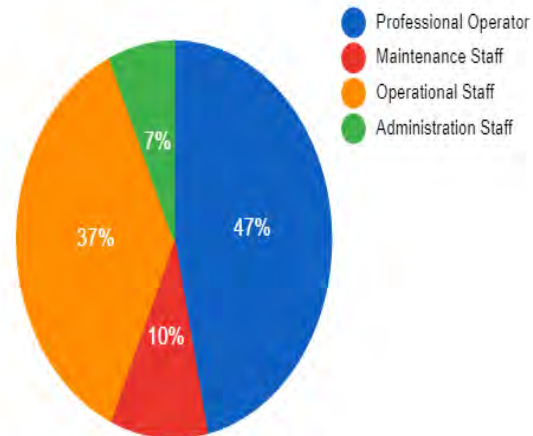
NTMC Employee Survey



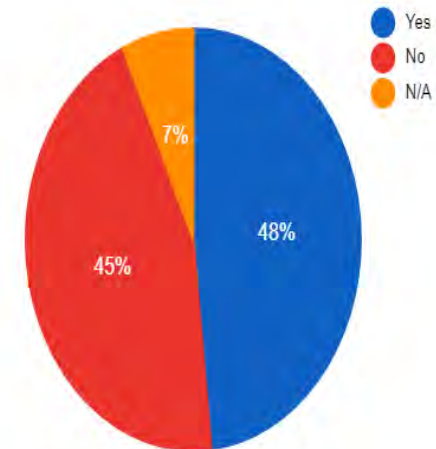
NTMC Website

<https://ntmc.com/>

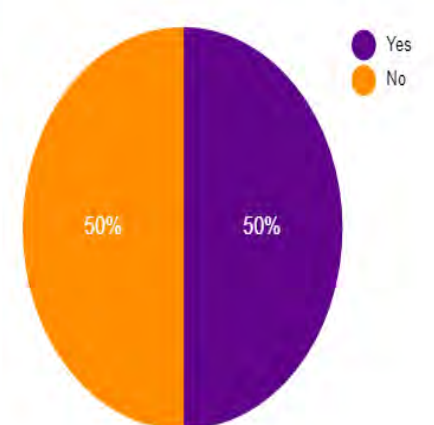
What part of the organization do you work in?



Do you think the current fixed route bus system adequately serves the community?



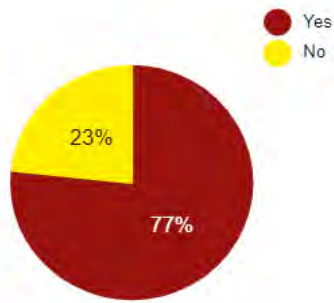
Do you feel secure in your job?



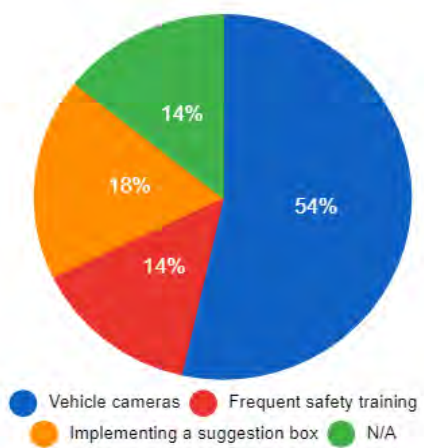
Safety Improvements

1. Cameras
2. Suggestion Box

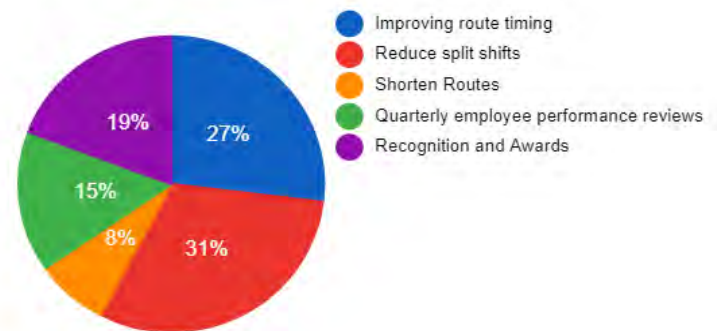
Do you feel safe performing your duties each day?



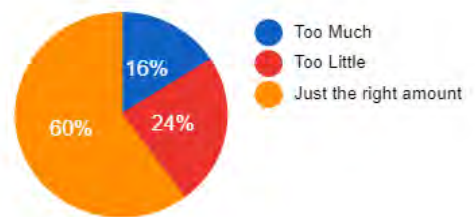
What safety improvements do you feel should be implemented?



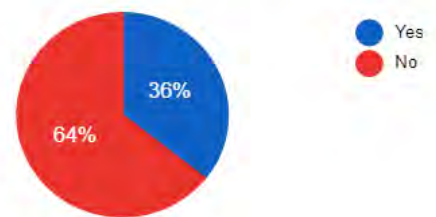
What changes would you recommended in order to improve your work duties?



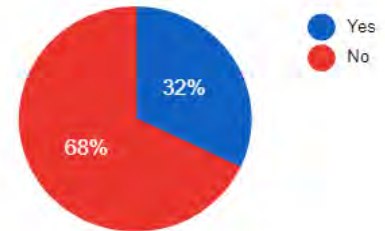
Do you think you are supervised too much, too little or supervised just the right amount?



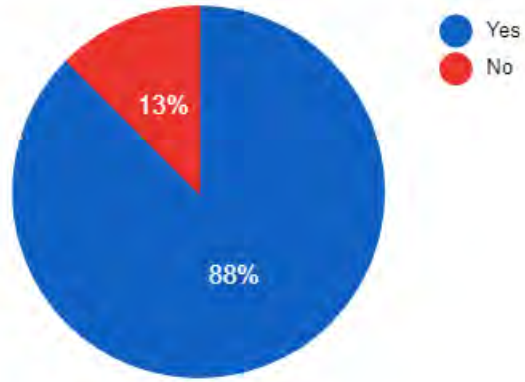
Does the company offer a channel or medium to openly and freely communicate your concerns, suggestions, and ideas?



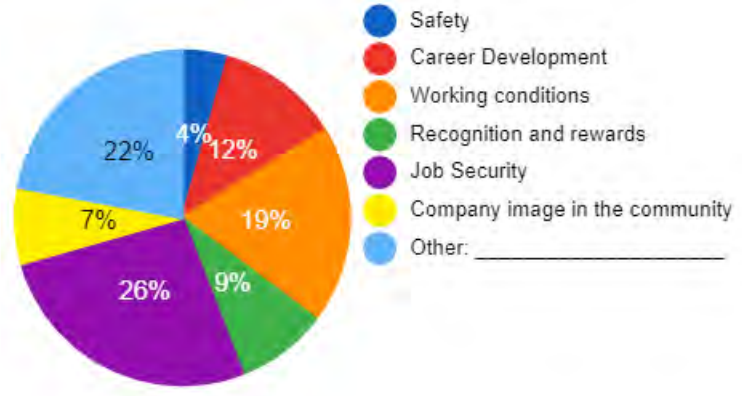
Do you receive feedback on your suggestions?



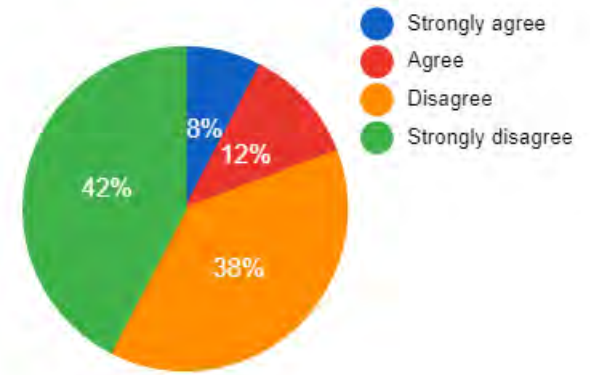
Have you noticed an increase in employee turnover in the organization?



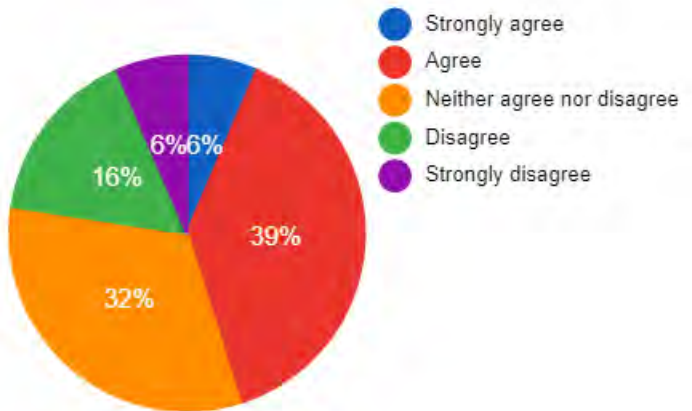
In your opinion, what are the various reasons for employee turnover?



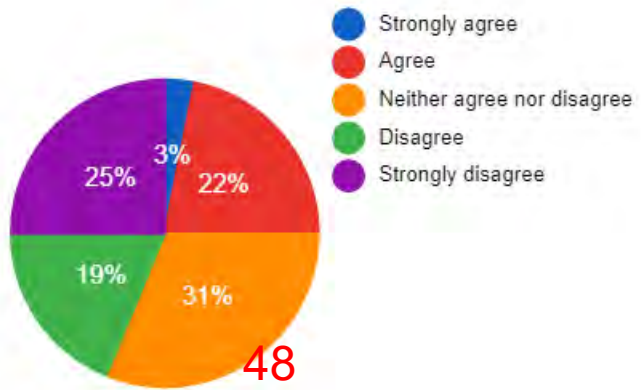
The company properly informs employees about changes



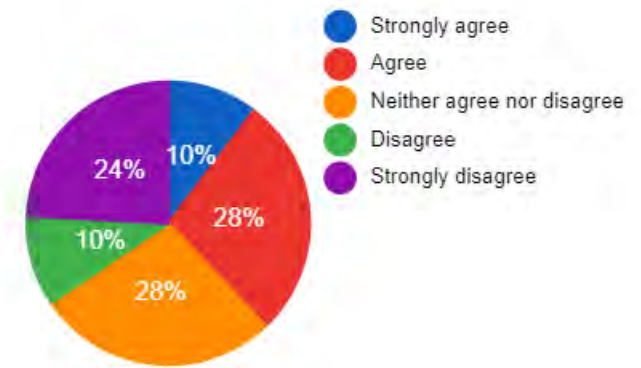
Generally speaking, I am satisfied with my job.



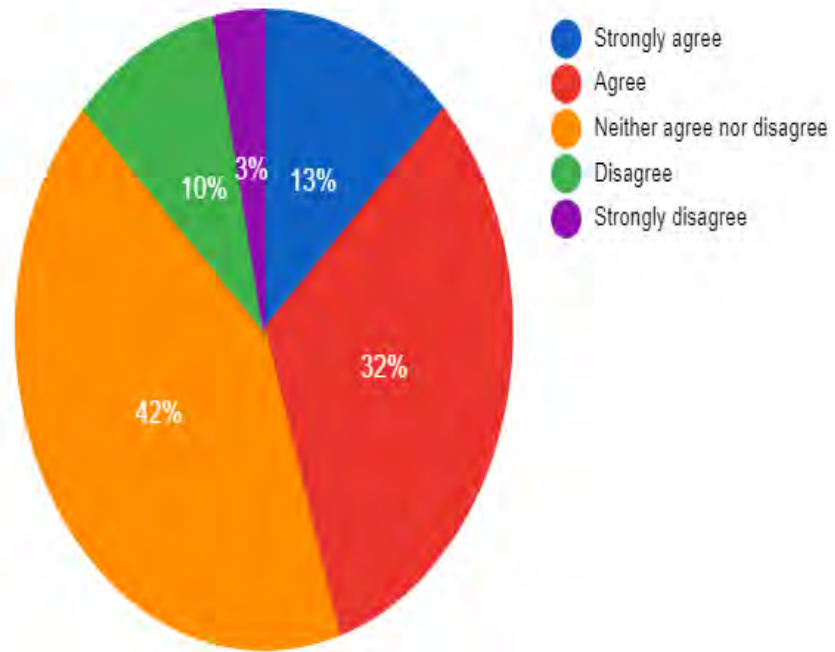
I am satisfied with my potential for career advancement with this company.



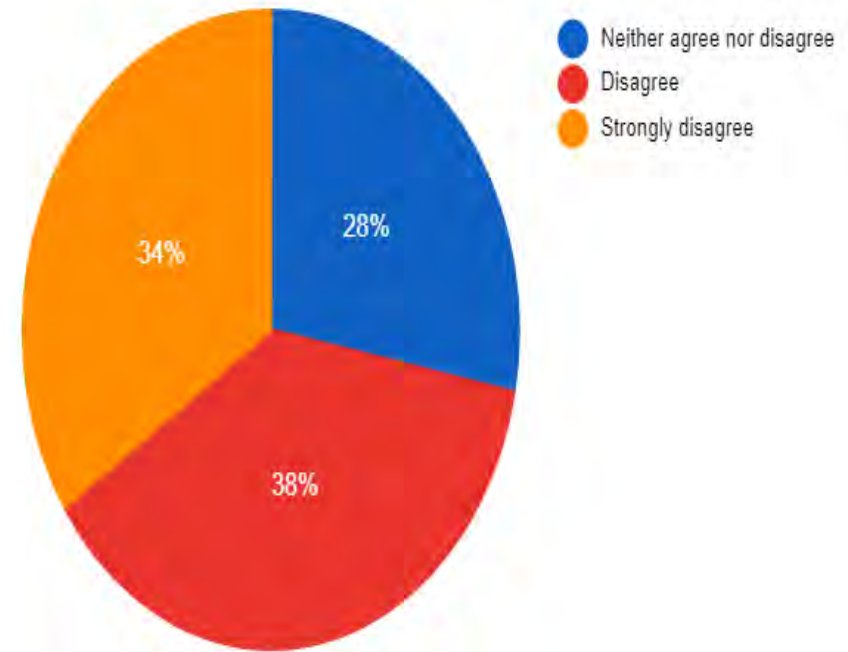
I feel comfortable recommending this company as an employer to friends.



I feel proud to tell people that I work for this organization.



Moral in the company is high



Sign-on & Referral Program and Recommendations



Staff Recommendations

Sign-on Payouts:

FY 2021 – \$ 2,502

FY 2020 – \$11,250

FY 2019 - \$18,100

Referral Bonus Payouts:

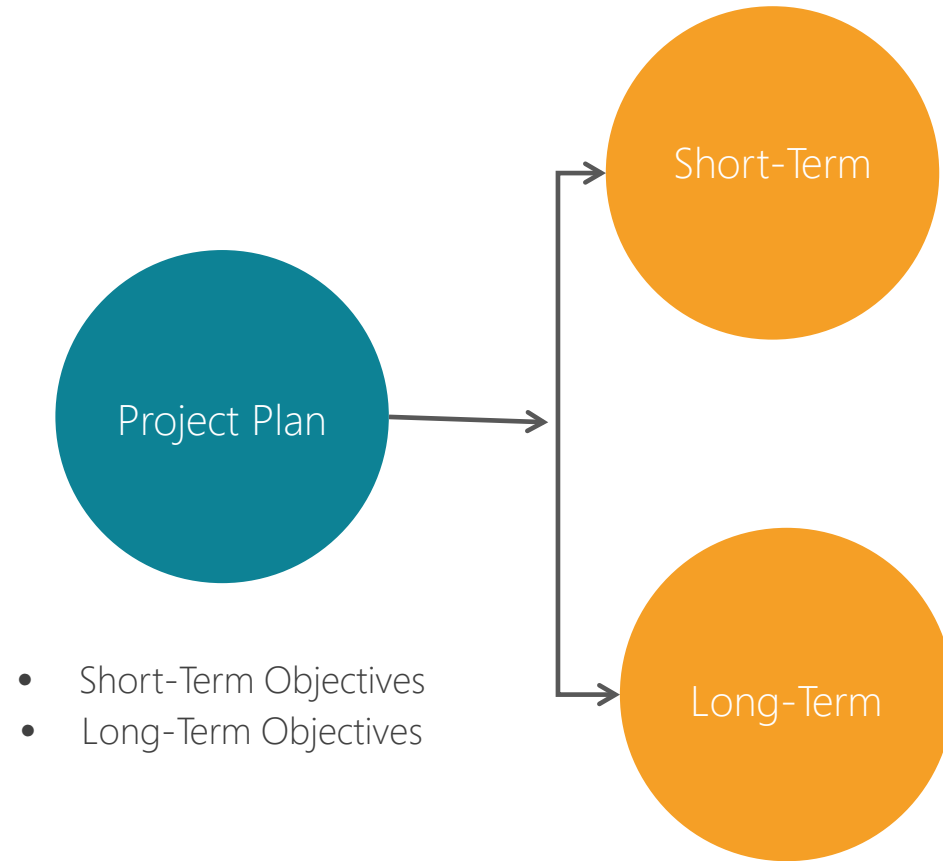
FY 2021 – \$ 1,000

FY 2020 – \$ 3,250

FY 2019 - \$ 7,500

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Non-CDL Operator Sign-on Bonus	\$500	\$750
New: Non-CDL Operators who obtain a CDL	\$0	\$400

Project RRR



1. Enhancing Recognition Program and increasing budget from \$392 to \$1,500
2. Increase Sign-On Bonus from \$1,000 to \$1,500 for CDL Operators
3. Increase Sign-On Bonus from \$500 to \$750 for Non-CDL Operators
NOTE: Referral bonus mirrors sign-on bonus pay out
4. Compensation Analysis Review (transportation market wages and hiring strategies)
5. Train Non-CDL Operators to obtain CDL (may take up to 6 - 8 months)
6. Offer Non-CDL Operators a \$400 bonus once they obtain a CDL.





Thank You

24Slides

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