A Message from the Chairperson

The Arizona School Boards Association Insurance Trust (ASBAIT) has been successful in providing comprehensive and affordable employee health care benefit programs to participating Arizona school districts since 1981. It is my privilege to represent the ASBAIT Board of Trustees as its Chair and continue to serve Arizona schools with a commitment to excellence.

As your Chair, I am proud of the resiliency demonstrated by our trust, and the members who make up the most stable and longest-standing employee benefit trust organization serving schools in Arizona. At the same time, I am excited about the innovative solutions we are bringing to our members to enhance the health care experience.

I am pleased to share with you the 2020-2021 annual report. ASBAIT continues to provide its members with competitively priced coverage and benefits, along with exceptional service. Some highlights about ASBAIT:

- ASBAIT is the only Arizona school insurance trust to provide eligible district employees the option to lower their out-of-pocket costs using a high-performance network through Banner|Aetna; currently available to members in Pima, Pinal and Maricopa counties.
- For the policy year ending July 1, 2021, ASBAIT membership provided coverage for 120 districts, covering over 20,000 employees and dependents.
- ASBAIT provided the following support during the COVID-19 pandemic: during the initial phase of the pandemic, Teladoc consult fees were waived for all members with HDHPs, ASBAIT covered 100 percent of COVID-19 and antibody tests, costs for infected members, and vaccines. Additionally, ASBAIT expanded coverage for all telemedicine visits under the plan.
- ASBAIT added the SkinIo program for convenient skin screenings, and Hinge Health for chronic pain management. The addition of both programs speaks to ASBAIT’s commitment to increasing access to care, and overall promotion of wellness.
- In October 2020, ASBAIT held its third annual conference to provide education and support to its members. The conference covered a wide variety of topics, such as innovative pharmacy solutions, managing stress and what you need to know about COVID-19. Feedback has been very positive, and we are eager to continue providing more information to our members.
- ASBAIT continues to offer multiple plan options to meet district budgetary and staff needs. ASBAIT’s benefit program serves as a powerful retention and recruitment tool for employers across the state of Arizona who desire to limit employee out-of-pocket expenses through high-value health plans.

The ASBAIT Board of Trustees is always focused on its core mission to provide a competitive and affordable health care benefit program. To ensure ASBAIT’s success, we continue to partner with best-in-class service providers, while implementing cost saving programs that enable us to maintain low fixed costs and allow more funds to be allocated to claims and preventive benefits. If you are an ASBAIT member, we appreciate your continued participation and welcome your comments and feedback. If you’re not a participating member, we encourage you to consider ASBAIT as your health care provider and find out how it can benefit your district.

The Board of Trustees and I are excited about what is coming next for ASBAIT as we continue the path of innovation to improve member health and well-being. The future of ASBAIT is strong, and together we can do our part to support a healthy and vibrant Arizona education community.

Sincerely,

Karla Walter, ASBAIT Chair

“I am excited about the innovative solutions we are bringing to our members to enhance the health care experience.”
ASBAIT Board of Trustees and Members

Governed by members for members

Karla Walter
Chairperson
Roosevelt ESD, Chief Financial Officer

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Vice Chairperson
Liberty ESD, Board Member

Wendy Qualls
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Litchfield ESD, Business Manager

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Tombstone USD, Superintendent

Kevin England
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Solomon ESD, Superintendent

Crystle Nehrmeyer
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Holbrook USD, Board Member

Dee Puff
Board Member
Palominas ESD, Board Member

Desiree Fowler
Board Member
Page USD, Board Member

CJ Beckstrom
Board Member
Buckeye ESD, Business Manager

120 members
76 >16 Years
34 10-15 Years
10 <9 Years

Our School Member Districts

Aguila ESD
Alpine ESD
Altar Valley ESD
Amphitheater USD
Antelope UHSD
AASBO
ASBA
Ash Creek ESD
Ash Fork Joint USD
Baboquivari USD
Bagdad USD
Benson USD
Bicentennial UHSD
Bonita ESD
Bouse ESD
Bowie USD
Buckeye ESD
Camp Verde USD
Canon ESD
Cartwright ESD
CAVIT
CAVIAT
Chevelon Butte ESD
CVIT
Cochise ESD
Cochise TD
Concho ESD
Congress ESD
Continental ESD
Crown King ESD
Dan Hinton AD
Duncan USD
Elfrida ESD
Eloy ESD
Gila Bend USD
Gila County Regional SD
Gila Institute for Technology
Grand Canyon USD
Hackberry SD
Hayden-Winkelman USD

Quartzsite ESD
Ray USD
Red Mesa USD
Red Rock ESD
Riverside ESD
Roosevelt ESD
Sacaton ESD
Saddle Mountain USD
Sahuarita USD
Salome Consolidated ESD
SCCPCCD
Santa Cruz ESD
Santa Cruz Valley USD
Santa Cruz Valley UHSD
Seligman USD
Sentinel ESD
Skull Valley ESD
Solomon ESD
Somerton ESD
Sonora ESD
STEDY
St David USD
Thatcher USD
Tombstone USD
Tonto Basin ESD
Tuba City USD
Vail USD
Valentine ESD
Vernon ESD
Wellton ESD
Wenden USD
WAVE
Western Maricopa Edu Center
Whiteriver USD
Wickenburg USD
Williams USD
Williamson Valley USD
Yarnell USD
Yavapai ASD
Yucca ESD
Proven Stability
Financial Position as of June 30, 2021

Over our 40-year tenure, ASBAIT has built and maintained a strong financial foundation through purposeful innovation and a focus on each member’s health and health care experience.

- Total Liabilities: $22M
- Fund Balance: $13M
- Total Assets: $35M
- Revenue: $118.3M
- Expenses: $113.8M
- Net Gain: $4.5M

With 92 percent of contributions allocated to claims expense and cost containment, ASBAIT’s strong financial performance is undeniable.
Timeline of Innovative and Value-Added Member Programs

1980s-1990s
- In 1981 ASBAIT was founded with the goal to allow school employees and their families across Arizona to purchase high-quality health benefits at the lowest rates available

2000s
- Programs added: EAP, 24/7 nurse line, wellness program, retiree benefits, on-site flu/vaccine clinics and mammograms

2010s
- Wellness program expanded with on-site biometric testing and health coaching
- Expanded plan offerings to include: high-deductible health plans and Health Savings Accounts
- Programs added: Teladoc®, Aetna Choice® Point of Service (POS) II Network, Banner/Aetna Network (Maricopa, Pinal and Pima counties); IMS Mexico Optional Wrap Network

2020s
- April 1, 2020: ASBAIT chose CVS Pharmacy for increased access, support and value for both members and the plan
- Programs added: Employer Dental Services DHMO optional plan, Hinge Health and SkinIO
- New ways to connect: ASBAIT YouTube (ASBAIT) and Instagram (@asbaithhealth) channels

Working—Well
Wellness Program

- 52 weekly health and safety tips
- Monthly national health observances
- Quarterly health newsletters
- Monthly Fitbit® challenges
- Fall/Spring Campaigns with stipend and member incentives

Programs to enable members to live their best life
- Nurse Health Coaching (Disease Management)
- Employee Assistance Program
- Teladoc
- Telemedicine
- On-site Health Events
- Biometric Testing
- Mammograms
- Flu/Vaccine Clinics
- High Cost Drug Management
- Virtual programs
  - SkinIO skin cancer screenings
  - Hinge Health pain management
Comprehensive and Compassionate Care

Your peers, the ASBAIT Board of Trustees, have approved nine health plans, developed to meet the human and budgetary needs of each school, employee and their families. Their shared purpose is to enhance the patient experience, resulting in managed cost effectiveness.

1. Copay Plan
   - Copays for all in-network services

2. Classic Plans (2 plan options)
   - Copays: physician, laboratory and more
   - Low deductible on major medical services
   - Coinsurance: 80% to 85% (plan pays)

3. Value Plans (3 plan options)
   - Copays: physician, laboratory and more
   - Low deductible on major medical services
   - Coinsurance 70% to 75% (plan pays)

4. High Deductible Health Plans (HDHP) (3 plan options, Health Savings Account/debit card included)
   - Member pays expenses up to deductible
   - Coinsurance 80% (plan pays)

All plans include preventive health care benefits and prescription benefits. 85% of ASBAIT members choose a copay-low deductible plan.

Your PBM network

ASBAIT’s PBM through CVS provides enhanced member resources and increases our ability to integrate medical and pharmacy benefits.

This approach aligns medical and Rx benefits to connect members to the right solutions at the right time. Overall, helping to improve member health outcomes and lower the total cost of care.
ASBAIT has made it a priority year-over-year to offer its members high-quality and affordable health plan options.

| Aetna Choice® Point of Service (POS) II | Banner|Aetna |
|-----------------------------------------|---------------------------------|
| Broad national network access           | Currently available in Pima, Pinal and Maricopa counties |
| Provided with all ASBAIT health plans   | High-performance, value-based |
| 218,000 primary care doctors, 483,000 specialists, 6,200 hospitals | 2,900+ primary care doctors, 19,000+ specialists, 38 hospitals |
|                                         | Aetna CPII provided as a wrap network |
| Additional optional offering: IMS network coverage | Quality and affordable health care south of the border |
|                                         | Voluntary or non-voluntary options |

Our story of network access proves our commitment to our members, our community and our continued growth.

I can name many reasons why Nogales Unified School District has partnered with ASBAIT for our health benefit coverage, but I would like to point out things that may be taken for granted. First, the service is wonderful and I love how ASBAIT keeps us updated on compliance issues due to the ever-changing regulations. It is also a relief that ASBAIT handles the PCORI fees on behalf of our district. Finally, the excellent, affordable coverage options are very important to our membership, as well as the wellness programs to help them manage their health care.

~ Mayra Zuniga, Nogales Unified School District
For more information on ASBAIT or how to become an ASBAIT member, contact:

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