Perseverance and Progress

A Message from the Chairperson
2021-22: A Time of Perseverance and Progress

During the 2021-2022 policy year, the Arizona School Boards Association Insurance Trust (ASBAIT) proudly celebrated over 40 years of commitment to the health and well-being of Arizona school employees and their families. ASBAIT is the largest Group Healthcare Pool in Arizona, serving only public schools and community colleges. We are rich in history and continue to ensure the most comprehensive suite of benefits. With their high value plans and exceptional service, our benefit programs serve as a powerful recruitment and retention tool for school employees across Arizona. We believe school employees who bring their best everyday to educate, nurture, guide and protect students must be supported—and this begins with their health.

I am deeply honored to have been elected as the sixth chairperson for the trust and became the second school board member to hold this position. As your Chair, I am proud of the resiliency demonstrated by our trust and member schools. The future is bright and I am excited for the solutions we will bring to our members to enhance their health care experience!

I invite you to read our 2021-2022 annual report. Below are some highlights about ASBAIT:

- For the policy year ending July 1, 2022, ASBAIT membership provided coverage to 117 schools, covering over 18,000 employees and dependents. 79 districts have been with ASBAIT for 16 years or more, with 29 districts from 10-15 years, and 9 districts for under 9 years. Looking ahead to 2022-2023, ASBAIT will welcome 3 new member schools, Catalina Foothills USD, Cave Creek USD, and Coolidge USD #21, into the pool.

- ASBAIT is committed to accessibility and quality of care and proudly offers all members a National PPO Network (Aetna Choice® POS II) and regionally an exclusive High Performance PPO Network (Banner|Aetna) in Pima, Pinal and Maricopa Counties expanding to Coconino County (eff. 7.1.2022). Optionally, ASBAIT offers a Mexico PPO Network (IMS Mexico network coverage), recognizing that cultural factors and geographic proximity can impact where employees seek the care they need.

- ASBAIT offers a full suite of benefits, including but not limited to multiple medical plan options, wellness, employee assistance program (EAP), dental, vision, and life. Our plans meet district budgetary and staff needs while maintaining choice. In order to meet members’ health care needs where they are, ASBAIT added SkinIO for virtual skin cancer screenings, and Hinge Health for virtual chronic pain management.

- In February 2022, ASBAIT held its fourth annual conference to provide education, member support, and an opportunity to network and share best practices. The conference covered a wide variety of topics, such as the importance of pooling, innovative pharmacy solutions, health care benefits compliance, and strategies to mitigate risk and improve the health of members. The feedback is clear, our schools value this opportunity and our commitment continues.

If you are an ASBAIT member, we appreciate your continued participation and encourage you to share your comments and feedback with us. If you’re not a participating member, we encourage you to consider learning more about the value of adding ASBAIT as your health care benefits provider. [https://asbait.org/](https://asbait.org/)

Finally, the ASBAIT Board of Trustees remain committed to our mission and to the members we serve. 2022-2023 will be an exciting time as we continue to chart a new future, while delivering on our commitment to provide competitive and affordable health care benefit programs. Additionally, maintaining low fixed expenses will leave more dollars available for claims and preventive benefits. The future of ASBAIT is strong, and together we can do our part to support a healthy and vibrant Arizona education community.

Sincerely,

Barbara Underwood, ASBAIT Chairperson

“We believe the school employees who work each and every day educating, nurturing, guiding and protecting students must be supported to perform to their highest ability, and we believe that begins with their health.”
ASBAIT Board of Trustees and Members
Governed by members for members

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Our School Member Districts

Aguila ESD, Apache 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, Eloy ESD, Eloy USD, Elfrida USD, Gila Bend USD, Gila County Regional SD, Gila Institute for Technology, Grand Canyon USD, Hackberry SD, Hayden-Winkelman USD, Hillside USD, Holbrook USD, Hyder ESD, Joe...
ASBAIT has built and maintains a strong financial foundation through purposeful innovation and a focus on each member’s health and health care experience. As a result, ASBAIT member schools benefit from our low fixed and medical costs providing for increased funding in the classroom.

For every $1.00 of contributions, approximately $0.92 is available for claims, with only $0.08 applied to operations, administration, claims services fees and network rentals.

ASBAIT has independent annual Actuarial and Audit reports.

Arizona Revised Statutes Section 15-382 allows schools to join simply by receiving and accepting an ASBAIT offer. Before you sign your next renewal, you need to compare the value of one of the ASBAIT plans to your current program.
A main goal of ASBAIT is to improve the overall quality of life for its membership. Access to care is a top priority. Through the addition of these programs, ASBAIT is continually evolving to meet members where they are. Adapting benefit offerings to provide access to care both virtually and on-site gives members the opportunity to find care where they are, when they need it. In turn, this reduces absenteeism and helps improve member well-being. These programs provide cost saving measures which improve plan performance and member satisfaction.

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

Pharmacy member programs:
- High Cost Drug Management
- Rx Smart Savings
- Prudent Rx

On-site health events:
- Biometric Testing
- Mammograms
- Flu/Vaccine Clinics

Virtual programs:
- SkinIO skin cancer screenings
- Hinge Health pain management
- Teladoc
- Telemedicine

In addition to the standard Case Management program, ASBAIT also provides:
- High Cost Drug management.
- Maternity management.
- Chronic illness management.
- Chronic kidney disease.
- Pain management.

Through higher than average Book of Business engagement and utilization in these programs, combined with our many pharmacy benefit management programs, ASBAIT and its members have experienced over $18 million in cost avoidance.
Strong, comprehensive health care benefits that fit into your district’s budget and meet your member’s health care needs

**Copay Plan**
- Copays for all in-network services

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

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

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

*All plans include preventive health care and prescription benefits.*

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**Your Pharmacy Benefit Manager (PBM) network**

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

This approach aligns medical and prescription benefits to connect members to the right solutions at the right time. Overall, this helps improve member health outcomes and lower the total cost of care for the plan and member.

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**% Membership in Plans**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Percentage</th>
<th>Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copay</td>
<td>36%</td>
<td>(6,461)</td>
</tr>
<tr>
<td>Classic</td>
<td>33%</td>
<td>(5,804)</td>
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<tr>
<td>Value</td>
<td>17%</td>
<td>(3,121)</td>
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<tr>
<td>HDHP</td>
<td>14%</td>
<td>(2,474)</td>
</tr>
</tbody>
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5 Comprehensive plan offerings
Commitment to providing access to quality care

ASBAIT has made it a priority to offer its members a robust national network focused on effective member care at a more affordable cost.

Banner|Aetna
- Currently available in Pima, Pinal, Coconino and Maricopa counties
- High-performance, value-based
- 2,900+ primary care doctors, 19,000+ specialists, 42 hospitals
- Aetna CPII provided as a wrap network

Aetna Choice® Point of Service (POS) II
- Broad national network access
- Provided with all ASBAIT health plans
- 277,079 primary care doctors, 497,710 Physician Specialists, 847,470 Non-Physician Specialists, 6,248 hospitals

Additional optional offering: IMS Mexico network coverage
- Quality and affordable health care south of the border
- Voluntary or non-voluntary options available

The broad Aetna Choice POS II network provided by ASBAIT currently has over 295,000 providers in its behavioral health network, which represents a 20 percent growth rate since 2021. Investment in access to quality mental and behavioral health providers is imperative in supporting our members’ overall well-being.

Our story of network access proves our commitment to our members, our community, and our continued growth.
For more information on ASBAIT or how to become an ASBAIT member, contact:

Chuck Nelson
Meritain Health Sales Executive
Representing the Arizona School Boards Association Insurance Trust (ASBAIT)
chuck.nelson@meritain.com
1.480.688.3284 (office)

Ways to connect:

ASBAIT
@asbaithealth
www.asbait.org

ASBAIT/Meritain Health was a solution for Marana Unified School District when we needed a sense of stability in providing our staff a choice in health care options. Throughout our 10 year partnership, we have learned and worked collaboratively to address concerns in the most efficient manner, provide resources, and promote the enhancements offered through ASBAIT/Meritain Health. We appreciate and value this partnership.

Maureen Schiltz
Benefits Manager
Marana USD

in a small district, employees wear many hats. Having ASBAIT on our side ensures we’re informed of all updates and changes, keeping us in compliance. The great communication, support and affordable health plans offered fit our needs and have been a blessing.

Merci H. Munoz
Business Manager
Southwest Technical Education District of Yuma #96 (STEDY)

Somerton School District has enjoyed being part of the ASBAIT family for the past several years. Our employees receive good customer service, timely claims processing, and budget-friendly benefit costs. There are also helpful representatives with vast knowledge and expertise to help explain the benefit coverages. ASBAIT listens to our needs and reminds our employees of the wonderful benefits they have.

Esperanza Rodriguez
Director of HR and Special Projects
Somerton School District No.11