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## **AGENDA**

### **SAN MIGUEL REGIONAL HOUSING AUTHORITY REGULAR MEETING MONDAY, SEPTEMBER 13, 2021 @ 11:30 AM**

**Via Zoom**

**ID# 484.178.1222 PW: Board**

- I. CALL TO ORDER**
- II. PUBLIC DISCUSSION**  
No more than five minutes per person
- III. APPROVAL OF MINUTES**  
August 2, 2021
- IV. ACTION ITEMS**
  - A. Health Insurance Renewal
- V. EXECUTIVE DIRECTOR REPORT**
  - A. 2022 Draft Budget- Fixed Overhead Only
  - B. SMC Compliance Update
  - C. Housing Voucher Program Update
- VI. OTHER BUSINESS**
- VII. ADJOURN**

### **Next Scheduled Meeting**

Monday October 4, 2021

11:30 A.M.

This agenda is subject to change including the addition of items or the deletion of items at any time. The lengths of discussions may be shorter or longer, at the Board's discretion. If you are planning to come speak to a matter, let the Executive Director know by calling 728-3034, ext. 3.



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**MEETING MINUTES**  
**SAN MIGUEL REGIONAL HOUSING AUTHORITY**  
**REGULAR MEETING**  
**MONDAY, AUGUST 2, 2021 @ 11:30 PM**

**Board Members:** Kim Montgomery: Chair, Town Manager, Mountain Village  
Ross Herzog: Vice Chair, Town Manager, Telluride  
Mike Bordogna: San Miguel County Administrator

**SMRHA Staff:** Corenna Howard, Executive Director/Secretary

**Other:** Doug Tooley

Kim Montgomery called the meeting to order at 11:37 a.m.

**I. Public Discussion**

Mr. Tooley broached the question of where meetings would take place going forward. It was decided that meetings would continue to be held via zoom.

**II. Approval of Minutes**

Upon motion by Mike Bordogna and seconded by Ross Herzog, the minutes of July 12, 2021 were unanimously approved.

**III. Action Items**

None

**IV. Executive Director Report**

There was a brief discussion on the San Miguel County compliance check. The compliance check is to begin mid-August and should take about a month to complete much of the review with anticipation that a few properties would require additional time for completion. Mike Bordogna suggested reaching out to Shannon with San Miguel County to promote the compliance check on its social media sites. It is anticipated that the Mountain Village compliance check will begin in October. Kim Montgomery requested reaching out to John Miller, the new Housing Director for Mountain Village, so he can be involved in the process. There will be an in person housing education presentation for Telski employees on August 17<sup>th</sup>.

An update was provided on the issuance of housing vouchers. There is frustration and concern regarding the waitlist. Currently, the waitlist contains applicants as far back as 2018 and most of the applicants reside out of state. The process requires that all people on the waitlist be offered a voucher, starting with 2018. The turnaround time per applicant is typically 30 days, which is making it difficult to disperse the vouchers to those currently in need. There was discussion and recommendation for a summary of the issues with the current process.

**IV. Work Session**

The focus of the session was on the withdrawal of the Town of Mountain Village from the IGA and the 2022 budget. San Miguel County and the Town of Telluride continue discussions on the structure and role of

SMRHA. An overhead budget was requested for the next Board meeting. There was also a brief discussion on the how Mountain Village and San Miguel County handle the issue of deed restriction unit sale values. Neither jurisdiction has a price cap requirement in its deed restriction.

**V. Motion to Adjourn**

Upon motion by Mike Bordogna and seconded by Ross Herzog, the meeting was adjourned at 12:10 p.m.

Respectfully Submitted,  
Corenna Howard  
Secretary

**CEBT RENEWAL**  
**January 1<sup>st</sup>, 2022**

**San Miguel Regional Housing Authority**  
**BRANCH BBD7**

**MEMORANDUM**

TO: San Miguel Regional Housing Authority  
FROM: Willis Towers Watson  
SUBJECT: CEBT January 1, 2022 Small Group Renewal

Enclosed you will find the CEBT Small Group rate and benefit renewal information for your review. To complete the renewal process, please sign and return one copy of each of the following documents by **October 15<sup>th</sup>, 2021**:

1. **Renewal Rates sheet**
2. **CEBT Employer Plan Selection**

The Renewal Rates sheet shows the current and renewal rates, along with the percentage increase for all CEBT plans available to you with your group's current plan elections highlighted in blue at the top of the page for reference.

The CEBT Employer Plan Selection form lists all plans offered through CEBT. You may choose up to three medical plans in addition to the Hospital Reimbursement Plan (HRP). If you are not making any changes to your current plan selection, please mark only that line at the top of the form. If you are changing or adding any plans, please mark **all** plans that you intend to offer effective January 1, 2022, the omission of any plan will signify dropping that plan.

The CEBT Benefit & Administrative Changes sheet outlines each of the plan changes that will take effect January 2022. Please read this sheet carefully to ensure you have a full understanding of the changes taking place and communicate all necessary changes to your staff.

Renewals can be **signed electronically** and returned to Willis Towers Watson through CEBT's online Community portal. Once your renewal documents have been reviewed and you are ready to select your plan options and sign, you will log in to the Community portal and refer to the field/checkbox labelled "Ready to Sign" within the Renewal tab. Please check this box and the documents marked *Required For Signature* will be emailed to you. Follow the instructions in the email to sign the documents. Upon completion, the documents will automatically be sent back to WTW to complete your renewal.

Open enrollment supplies are also administered electronically through the Community portal under the **Resource Center** tab. This is where all enrollment related documents (i.e. benefit summaries, program flyers, enrollment cards etc.) are housed with easy accessibility. Once your renewal is returned, if updates are needed due to plan changes, the revised documents will be posted here, and you will receive an email confirmation that the updated documents are accessible. If you require printed supplies, please open a Manage Support Case to place your supply request order via the "Request Supplies" link within the Resource Center.

Lastly, enclosed is a copy of Willis Towers Watson's Brokerage Terms Conditions and Disclosures for Human Capital Accounts. This document outlines the details of the relationship between your organization and WTW as your broker/consultant. This information does not need to be signed or returned, but please retain it for your files.

CEBT remains financially strong with fully funded reserves for run-out claims and a plan stabilization reserve. We look forward to receiving your renewal documents and continuing to offer the exceptional service you've come to expect from WTW and CEBT. If you have any questions or need more information about different plan designs, please contact your producer, Jim Hermann or account manager, Emma Dahlin, at 303-773-1373 or 800-332-1168.



**CEBT  
JANUARY 2022 RATE RENEWAL**

**Medical Renewal**

		Claims	Contributions	Loss Ratio	L/R
12 months ended	5/31/2021	186,458,688	209,365,117	89.1%	89.1%
	Self-funded Claims >\$500k	(2,424,188)			87.9%
	Less: Rx Rebates	(8,000,000)			84.1%
Plus: Kaiser Plans	4/1/20-3/31/21	10,428,949	16,371,320	63.7%	82.6%
	Kaiser Claims >\$500k	(379,626)			82.4%
	Remove termed groups	(3,953,816)	(3,026,041)	130.7%	81.8%
	Plus: IBNR for newer groups	694,118			82.1%
	Plus: Cost of CEBT Health Centers	3,798,018			83.8%
Adjusted Loss ratio for active groups		<u>186,622,143</u>	<u>222,710,396</u>	<b>83.8%</b>	
12/31/2021 Projected Adjusted Loss Ratio (adjustment for COVID impact)				<b>88.8%</b>	
Assumed Medical/Rx Trend		<u>5.50%</u>	X	1.055	
Plan Administration Expense		6.50%			
Stop Loss Premium		2.00%			
Add for PSR and IBNR deficiency		<u>0.0%</u>			
Total admin, SL and reserve load		<u>8.50%</u>	/	0.9150	
				<b>102.39%</b>	
Overall rate increase for CEBT				<b>2.39%</b>	

Adjustments to the rate increase

Other Revenue Sources		
Investment income of \$700,000		- 0.30
Benefit changes (insignificant cost)		<u>0%</u>
		<u>2.09%</u>

<b>Overall CEBT Rate Renewal</b>	<b>2.0%</b>
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## **Medical Renewal Brackets**

	<u>*Adjusted Loss Ratio</u>	<u>January 2022 rate adjustments</u>
1	77.99% or lower	0.00%
2	78% to 82.99%	2.00%
3	83% to 87.99%	3.50%
4	88% to 92.99%	4.50%
5	93% to 97.99%	7.50%
6	98% to 102.99%	9.50%
7	103% +	11.50%

\*Adjusted Loss Ratio includes contributions and claims from CEBT Kaiser plans, Health Center operating costs, stop loss claim credit and large credit, if any apply.

**HRP** – Remains at \$275.00 per month

### **Dental and Vision Renewal**

No Rate Change: The Dental and Vision plan loss ratios continue to run below expectations. The Dental loss ratio is at 78.0% through May 2021 and the Vision loss ratio is at 71.8%. The loss ratios have increased as members continue to emerge from the pandemic, but not enough to get loss ratios up to a reasonable level. The CEBT Board of Trustees has decided to forgo any rate increases and maintain the current rates for another year.

### **Life Insurance Renewal**

Group Term Life and AD&D – No rate change



# CEBT Utilization Report

## Small Group Pool

July 2020 - June 2021

MONTH	MEDICAL ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	12 MONTH ROLLING LOSS RATIO
July 2020	2,134	\$ 2,282,544	\$ 2,032,409	\$ 355,313	\$ 2,387,722	104.6%	102.8%
August 2020	2,141	\$ 2,254,578	\$ 2,219,146	\$ 340,629	\$ 2,559,776	113.5%	103.6%
September 2020	2,122	\$ 2,259,356	\$ 1,715,370	\$ 385,348	\$ 2,100,719	93.0%	99.4%
October 2020	2,146	\$ 2,273,284	\$ 1,361,849	\$ 324,980	\$ 1,686,829	74.2%	96.3%
November 2020	2,157	\$ 2,282,053	\$ 1,639,012	\$ 366,427	\$ 2,005,439	87.9%	94.8%
December 2020	2,195	\$ 2,314,136	\$ 1,590,938	\$ 383,180	\$ 1,974,118	85.3%	90.6%
January 2021	2,196	\$ 2,383,539	\$ 1,856,362	\$ 363,511	\$ 2,219,873	93.1%	88.2%
February 2021	2,184	\$ 2,370,932	\$ 1,438,151	\$ 335,705	\$ 1,773,856	74.8%	87.4%
March 2021	2,208	\$ 2,382,776	\$ 1,624,435	\$ 410,917	\$ 2,035,352	85.4%	86.3%
April 2021	2,209	\$ 2,361,810	\$ 1,396,080	\$ 365,428	\$ 1,761,508	74.6%	87.1%
May 2021	2,208	\$ 2,388,882	\$ 2,092,050	\$ 328,675	\$ 2,420,725	101.3%	90.0%
June 2021	2,260	\$ 2,417,051	\$ 1,938,916	\$ 432,362	\$ 2,371,279	98.1%	90.4%
Total		\$ 27,970,941	\$ 20,904,719	\$ 4,392,475	\$ 25,297,193	90.4%	
Total Claims > \$500k					(\$- 101,660 )		
Net Total					\$ 25,195,533	90.1%	





# CEBT Utilization Report

## Small Group Pool

July 2020 - June 2021

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	TOTAL CLAIMS > \$500K	NET LOSS RATIO
<b>Medical</b>								
PPO2	40	\$ 714,464	\$ 347,492	\$ 53,577	\$ 401,069	56.1%	\$ 0	56.1%
PPO3	181	\$ 2,747,289	\$ 1,728,153	\$ 437,582	\$ 2,165,735	78.8%	\$ 0	78.8%
PPO4	734	\$ 10,067,970	\$ 7,693,404	\$ 1,952,985	\$ 9,646,389	95.8%	\$ 0	95.8%
PPO5	257	\$ 3,075,989	\$ 2,334,830	\$ 381,667	\$ 2,716,497	88.3%	\$ 0	88.3%
PPO6	300	\$ 3,244,353	\$ 3,687,544	\$ 605,590	\$ 4,293,133	132.3%	(\$- 101,660 )	129.2%
PPO7	124	\$ 1,135,410	\$ 777,208	\$ 115,737	\$ 892,945	78.6%	\$ 0	78.6%
PPO8	122	\$ 1,055,291	\$ 691,218	\$ 65,937	\$ 757,156	71.7%	\$ 0	71.7%
<b>Total PPO</b>	<b>1,757</b>	<b>\$ 22,040,766</b>	<b>\$ 17,259,849</b>	<b>\$ 3,613,075</b>	<b>\$ 20,872,924</b>	<b>94.7%</b>	<b>(\$- 101,660 )</b>	<b>94.2%</b>
EPO3	46	\$ 784,459	\$ 442,495	\$ 44,236	\$ 486,731	62.0%	\$ 0	62.0%
EPO4	151	\$ 2,003,927	\$ 1,624,795	\$ 683,685	\$ 2,308,480	115.2%	\$ 0	115.2%
EPO5	37	\$ 428,167	\$ 200,047	\$ 9,978	\$ 210,026	49.1%	\$ 0	49.1%
<b>Total EPO</b>	<b>234</b>	<b>\$ 3,216,553</b>	<b>\$ 2,267,337</b>	<b>\$ 737,899</b>	<b>\$ 3,005,236</b>	<b>93.4%</b>	<b>\$ 0</b>	<b>93.4%</b>
HD2700	0	\$ 706	\$ 0	\$ 0	\$ 0	0%	\$ 0	0.0%
HD2800	27	\$ 285,642	\$ 42,888	\$ 5,472	\$ 48,360	16.9%	\$ 0	16.9%
HD3500	22	\$ 315,691	\$ 97,613	\$ 32,229	\$ 129,842	41.1%	\$ 0	41.1%
HDHP2	7	\$ 75,721	\$ 35,395	\$ 3,800	\$ 39,194	51.8%	\$ 0	51.8%
<b>Total HD</b>	<b>56</b>	<b>\$ 677,760</b>	<b>\$ 175,895</b>	<b>\$ 41,500</b>	<b>\$ 217,396</b>	<b>32.1%</b>	<b>\$ 0</b>	<b>32.1%</b>
HRP	133	\$ 435,875	\$ 2,957	\$ 0	\$ 2,957	0.7%	\$ 0	0.7%
<b>Total Medical</b>	<b>2,180</b>	<b>\$ 26,370,954</b>	<b>\$ 19,706,038</b>	<b>\$ 4,392,475</b>	<b>\$ 24,098,513</b>	<b>91.4%</b>	<b>(\$- 101,660 )</b>	<b>91.0%</b>



# CEBT Utilization Report

## Small Group Pool

July 2020 - June 2021

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	TOTAL PAID CLAIMS	LOSS RATIO
<b>Dental</b>				
Dental A	890	\$ 806,028	\$ 604,143	75.0%
Dental B	608	\$ 440,767	\$ 334,928	76.0%
Dental C	175	\$ 115,163	\$ 93,748	81.4%
<b>Total Dental</b>	<b>1,673</b>	<b>\$ 1,361,958</b>	<b>\$ 1,032,819</b>	<b>75.8%</b>
<b>Vision</b>				
Vision A	400	\$ 50,550	\$ 42,047	83.2%
Vision B	834	\$ 133,284	\$ 94,164	70.6%
Vision C	286	\$ 54,195	\$ 29,651	54.7%
<b>Total Vision</b>	<b>1,520</b>	<b>\$ 238,029</b>	<b>\$ 165,862</b>	<b>69.7%</b>
<b>Life</b>				
Life A	2,322	\$ 131,127		
EE Supp Life	82	\$ 23,495		

## San Miguel Regional Housing Authority

Renewal and Optional Monthly Rates Effective January 01, 2022

Current Plans: PPO3; Dental A; Vision B; Life A; EAP Active  
Current Network: Rocky Mountain  
Life Coverage: \$20k Base

		EE Only	EE +Spouse	EE + Child	EE +Children	EE +Family	Percent change
<b>Medical (PPO2)</b> <b>(\$600 deductible)</b>	current	\$1,039	\$2,078	\$1,925	\$1,925	\$2,497	
	<b>renewal</b>	<b>\$1,060</b>	<b>\$2,120</b>	<b>\$1,964</b>	<b>\$1,964</b>	<b>\$2,547</b>	<b>2.00%</b>
<b>Medical (PPO3)</b> <b>(\$1,000 deductible)</b>	current	\$876	\$1,784	\$1,650	\$1,650	\$2,142	
	<b>renewal</b>	<b>\$894</b>	<b>\$1,820</b>	<b>\$1,683</b>	<b>\$1,683</b>	<b>\$2,185</b>	<b>2.00%</b>
<b>Medical (PPO4)</b> <b>(\$1,500 deductible)</b>	current	\$779	\$1,587	\$1,468	\$1,468	\$1,906	
	<b>renewal</b>	<b>\$795</b>	<b>\$1,619</b>	<b>\$1,497</b>	<b>\$1,497</b>	<b>\$1,944</b>	<b>2.00%</b>
<b>Medical (PPO5)</b> <b>(\$2,500 deductible)</b>	current	\$721	\$1,468	\$1,358	\$1,358	\$1,764	
	<b>renewal</b>	<b>\$735</b>	<b>\$1,497</b>	<b>\$1,385</b>	<b>\$1,385</b>	<b>\$1,799</b>	<b>2.00%</b>
<b>Medical (PPO6)</b> <b>(\$3,000 deductible)</b>	current	\$663	\$1,351	\$1,249	\$1,249	\$1,622	
	<b>renewal</b>	<b>\$676</b>	<b>\$1,378</b>	<b>\$1,274</b>	<b>\$1,274</b>	<b>\$1,654</b>	<b>2.00%</b>
<b>Medical (PPO7)</b> <b>(\$4,000 deductible)</b>	current	\$610	\$1,243	\$1,149	\$1,149	\$1,494	
	<b>renewal</b>	<b>\$622</b>	<b>\$1,268</b>	<b>\$1,172</b>	<b>\$1,172</b>	<b>\$1,524</b>	<b>2.00%</b>
<b>Medical (PPO8)</b> <b>(\$5,000 deductible)</b>	current	\$579	\$1,181	\$1,092	\$1,092	\$1,419	
	<b>renewal</b>	<b>\$591</b>	<b>\$1,205</b>	<b>\$1,114</b>	<b>\$1,114</b>	<b>\$1,447</b>	<b>2.00%</b>
<b>Medical (EPO3)</b> <b>(\$1,000 hospital copay)</b>	current	\$904	\$1,839	\$1,790	\$1,790	\$2,299	
	<b>renewal</b>	<b>\$922</b>	<b>\$1,876</b>	<b>\$1,826</b>	<b>\$1,826</b>	<b>\$2,345</b>	<b>2.00%</b>
<b>Medical (EPO4)</b> <b>(\$1,500 hospital copay)</b>	current	\$807	\$1,645	\$1,601	\$1,601	\$2,056	
	<b>renewal</b>	<b>\$823</b>	<b>\$1,678</b>	<b>\$1,633</b>	<b>\$1,633</b>	<b>\$2,097</b>	<b>2.00%</b>
<b>Medical (EPO5)</b> <b>(\$2,500 hospital copay)</b>	current	\$767	\$1,561	\$1,520	\$1,520	\$1,953	
	<b>renewal</b>	<b>\$782</b>	<b>\$1,592</b>	<b>\$1,550</b>	<b>\$1,550</b>	<b>\$1,992</b>	<b>2.00%</b>
<b>Medical (EPO6)</b> <b>(\$3,000 hospital copay)</b>	current	\$736	\$1,499	\$1,459	\$1,459	\$1,875	
	<b>renewal</b>	<b>\$751</b>	<b>\$1,529</b>	<b>\$1,488</b>	<b>\$1,488</b>	<b>\$1,913</b>	<b>2.00%</b>
<b>Medical (HDHP2)</b> <b>(\$2,000 deductible)</b>	current	\$757	\$1,548	\$1,429	\$1,429	\$1,859	
	<b>renewal</b>	<b>\$772</b>	<b>\$1,579</b>	<b>\$1,458</b>	<b>\$1,458</b>	<b>\$1,896</b>	<b>2.00%</b>
<b>Medical (HD2800)</b> <b>(\$2,800 deductible)</b>	current	\$734	\$1,500	\$1,385	\$1,385	\$1,801	
	<b>renewal</b>	<b>\$749</b>	<b>\$1,530</b>	<b>\$1,413</b>	<b>\$1,413</b>	<b>\$1,837</b>	<b>2.00%</b>
<b>Medical (HDHP3)</b> <b>(\$3,000 deductible)</b>	current	\$723	\$1,478	\$1,364	\$1,364	\$1,774	
	<b>renewal</b>	<b>\$737</b>	<b>\$1,508</b>	<b>\$1,391</b>	<b>\$1,391</b>	<b>\$1,809</b>	<b>2.00%</b>

Medical (HD3500)	current	\$683	\$1,395	\$1,288	\$1,288	\$1,675	
(\$3,500 deductible)	renewal	\$697	\$1,423	\$1,314	\$1,314	\$1,709	2.00%
Medical (HDHP4)	current	\$663	\$1,353	\$1,249	\$1,249	\$1,625	
(\$4,000 deductible)	renewal	\$676	\$1,380	\$1,274	\$1,274	\$1,658	2.00%
Medical (HDHP5)	current	\$627	\$1,279	\$1,180	\$1,180	\$1,536	
(\$5,000 deductible)	renewal	\$640	\$1,305	\$1,204	\$1,204	\$1,567	2.00%
Medical (HRP)	current	\$275					
(Hospital Reimbursement)	renewal	\$275					
Dental Plan A (w/ortho)	current	\$42	\$87	\$109	\$109	\$146	
(\$2,000 Annual Max)	renewal	\$42	\$87	\$109	\$109	\$146	0.00%
Dental Plan B (w/ortho)	current	\$35	\$72	\$99	\$99	\$134	
(\$1,500 Annual Max)	renewal	\$35	\$72	\$99	\$99	\$134	0.00%
Dental Plan C (w/o ortho)	current	\$35	\$72	\$65	\$65	\$111	
(\$1,500 Annual Max)	renewal	\$35	\$72	\$65	\$65	\$111	0.00%
Vision Plan A (UMR)	current	\$6	\$13	\$14	\$14	\$18	
	renewal	\$5	\$11	\$12	\$12	\$15	-15.00%
Vision Plan B (VSP)	current	\$10	\$14	\$13	\$13	\$24	
(12/12/24)	renewal	\$9	\$12	\$11	\$11	\$20	-15.00%
Vision Plan C (VSP)	current	\$13	\$18	\$17	\$17	\$31	
(12/12/12)	renewal	\$11	\$15	\$14	\$14	\$26	-15.00%

**Employee Life Rate:0.14**

(Per \$1,000 in Coverage)

**Dependent Life Rate:0.95**

(\$5,000/Spouse & \$2,000/Child)

- Your signature below acknowledges receipt of the CEPT Renewal and Optional Rates, but does not bind your renewal.
- To complete your group's renewal, all documents marked "*Signature Required For Renewal*" must be signed and returned to Willis Towers Watson preferably by **October 15th, 2021**.
- In accordance with your participation agreement, written notice of termination must be received by **November 1st, 2021** or run-out claims will *not* be paid by CEPT.

Received by \_\_\_\_\_

Date \_\_\_\_\_

Title \_\_\_\_\_

BBD7

**Current Plans Offered:** PPO3; Dental A; Vision B; Life A; EAP Active

**Life Coverage:** \$20k Base

**Current Network:** Rocky Mountain

Effective January 1<sup>st</sup>, 2022 our group selects the following benefit options to be offered to our staff:

IF NO PLAN CHANGES (deletions or additions), mark here and sign the second page

**NETWORK OPTIONS**  United Healthcare Network  Rocky Mountain Health Plan

***You may choose a maximum of three medical plans plus the Hospital Reimbursement Plan (HRP)***

MEDICAL	PLAN	OFFICE CO-PAY (primary/specialist)	HOSPITAL CO-PAY	DEDUCTIBLE (single/family)	MAXIMUM OOP (single/family)
<b>PPO Plans</b>					
___	PPO2	\$30/\$30	N/A	\$600/\$1,800	\$3,500/\$7,000
___	PPO3	\$35/\$35	N/A	\$1,000/\$3,000	\$3,750/\$7,500
___	PPO4	\$40/\$40	N/A	\$1,500/\$4,500	\$4,000/\$8,000
___	PPO5	\$45/\$45	N/A	\$2,500/\$7,500	\$4,500/\$9,000
___	PPO6	\$50/\$50	N/A	\$3,000/\$9,000	\$5,000/\$10,000
___	PPO7	\$55/\$55	N/A	\$4,000/\$12,000	\$6,000/\$12,000
___	PPO8	\$55/\$55	N/A	\$5,000/\$14,000	\$7,000/\$14,000
<b>EPO Plans</b>					
___	EPO3	\$40/\$55	\$1,000	N/A	\$5,000/\$10,000
___	EPO4	\$45/\$60	\$1,500	N/A	\$5,500/\$11,000
___	EPO5	\$50/\$65	\$2,500	N/A	\$6,000/\$12,000
___	EPO6	\$55/\$70	\$3,000	N/A	\$6,500/\$13,000
<b>High Deductible Health Plans</b>					
___	HD2800	N/A	N/A	\$2,800/\$5,600	\$5,000/\$10,000
___	HD3500	N/A	N/A	\$3,500/\$7,000	\$6,000/\$12,000
___	HDHP2	N/A	N/A	\$2,000/\$4,000	\$4,000/\$8,000
___	HDHP3	N/A	N/A	\$3,000/\$6,000	\$5,000/\$10,000
___	HDHP4	N/A	N/A	\$4,000/\$8,000	\$6,000/\$12,000
___	HDHP5	N/A	N/A	\$5,000/\$10,000	\$6,550/\$13,100
<b>Other (Secondary to other primary coverage)</b>					
___	HRP	Hospital Reimbursement Plan (\$1,000 per day for hospital confinement for un-reimbursed charges)			
<b>Dental (Please choose one)</b>					
___	Plan A	\$2,000 annual benefit maximum/ \$2,000 Ortho lifetime maximum (includes adult ortho)			
___	Plan B	\$1,500 annual benefit maximum/ \$1,500 Ortho lifetime maximum (child only)			
___	Plan C	\$1,500 annual benefit maximum/ No Ortho			

Vision (Please choose one)		
___	Plan A	(UMR) 12/24/24 \$150 frames, no network
___	Plan B	(VSP) 12/12/24, \$160 frames, \$15 copay at VSP providers
___	Plan C	(VSP) 12/12/12, \$175 frames, \$10 copay at VSP providers
Life		
<u>X</u>	Employer Group Life (Volume \$20k min to \$450k max) – Required	
___	Dependent Group Life (Volume \$5k spouse, \$2k child)	
___	Voluntary Life (Employee, Spouse and Child Coverage)	

*\* See Benefit Changes Form for any changes in deductible/out of pocket*

*Please sign and return this form as soon as possible, preferably by **October 15<sup>th</sup>, 2021***

**OPEN ENROLLMENT SUPPLIES: Once all REQUIRED DOCUMENTS have been signed and returned to Willis Towers Watson, open enrollment supplies will be updated as needed and attached in the CEBT online Community portal under the Resource Center tab. If no updates are required, supplies will be accessible at any time. Requests for additional printed supplies will require an order in the Community by clicking the "Request Supplies" link located within the Resource Center.**

Open enrollment should be held sometime between October and mid-November. To ensure ID cards are received prior to January 1<sup>st</sup>, 2022, enrollment changes should be returned to Willis Towers Watson **by November 19<sup>th</sup>, 2021**

Group Name: San Miguel Regional Housing Authority

Branch Number: BBD7

Authorized by \_\_\_\_\_ Date \_\_\_\_\_

**(Please keep one copy for your records)**



## CEBT BENEFIT & ADMINISTRATIVE CHANGES

*(Effective January 1, 2022)*

### CEBT Plan Changes Effective 1/1/2022:

#### Medical:

The age limit for diagnostic colonoscopies will reduce from age 50 to 45 and will be covered at 100% on the PPO and EPO plans.

### Effective 7/1/2021:

#### VSP Vision Plans B & C

Beginning July 1<sup>st</sup>, both CEBT VSP Vision Plans (B & C) moved from the Signature VSP network to the Choice VSP network resulting in the following benefit enhancements:

- Added standard progressive coverage in full
- Added Walmart as an affiliate (in network provider)
- Added UV coverage in full
- Added Adult Polycarbonate coverage in full

### Effective 5/1/2021:

#### Via Benefits Retiree Program

Beginning May 1<sup>st</sup>, CEBT implemented a post-employment benefit concierge service applicable to former CEBT members ages 50 and up through Via Benefits. This service helps former members enroll in medical, pharmacy, dental and/or vision coverage with the flexibility to choose coverage options that fit each individuals' unique needs.

Via Benefits can help with:

- Access to online tools and resources to help understand health care coverage options
- Assistance with enrolling in and shopping for plans that meet the needs and budget of each individual
- Personalized guidance by plan specialist
- Ongoing customer support (lifetime advocacy post-enrollment)





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## Action Items

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### Health Insurance Renewal: CEBT

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Attached is the renewal information for SMRHA health, dental, vision and life insurances. The current policies are as follows:

Health: RMHP PPO 3  
Dental: Plan A  
Vision: Plan B  
Life: Plan A (\$20,000)

Dental, Vision and Life premiums remain the same as the prior years:

Dental \$42 mo / \$504 yr  
Vision: \$12 mo / \$144 yr  
Life: \$2.80 mo / 33.60 yr

Health insurance premiums have an increase of **2.0%** over last year's 5.5%, increasing the individual rate from **\$886 to \$894**. This increase results in an annual increase of **\$216 per employee**.

**ED Recommendation:** Since the 2.0% increase is on par with the overall CEBT average increase on its overall health insurance portfolio and the annual increase of \$216.00 will have nominal impact on the 2022 budget, it is recommended that the current insurance policies be renewed.



**San Miguel Regional Housing Authority**  
**Draft Budget**  
**FY 2022**

<b>Funding</b>	
Housing Voucher Program	24,067
San Miguel County	92,625
Town of Telluride	92,625
<b>Total Funding</b>	<b>209,317</b>

<b>Expense</b>	
<b>Payroll Expenses</b>	
Position 1	0
Position 2	0
PERA	0
Medicare	0
SUTA	0
Health Insurance	22,680
Worker's Comp	300
<b>Total Payroll Expenses</b>	<b>22,980</b>

<b>Operating Expenses</b>	
Accounting Software	840
Advertising	1,800
Auditing Services	6,200
Cleaning Services	1,530
Computer Software/Hardware	9,763
Conference Training	800
Copier Lease & Maintenance	1,751
Dues & Memberships	620
Insurance	3,152
IT Services	1,500
Misc. Expense	800
Office Supplies	600
Outreach	900
Payroll Expenses	1,479
Postage	650
Rent	10,272
Telephone	3,095
Travel	500
Website	600
<b>Total Operating Expenses</b>	<b>46,851</b>

<b>Total Expenses</b>	<b>69,831</b>
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<b>Reserves</b>	<b>139,486</b>
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**San Miguel Regional Housing Authority  
Draft Budget  
FY 2022**

	<u>ToT</u>	<u>SMC</u>	<u>CDOH</u>	<u>Total</u>
<b>FUNDING</b>	<b>92,625</b>	<b>92,625</b>	<b>24,067</b>	<b>209,317</b>
<b>Personnel Expense</b>				
<b>Salary/Wages</b>				
Position 1	0	0		0
Position 2	0	0	0	0
<b>Total Salary/Wages</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Employee Benefits</b>				
PERA = 14.22%	0	0	0	0
Medicare = 1.45%	0	0	0	0
SUTA = .003	0	0	0	0
Health Insurance	11,340	11,340		22,680 <i>Based on 2 EE</i>
Worker's Comp Ins	150	150		300
<b>Total Employee Benefits</b>	<b>11,490</b>	<b>11,490</b>	<b>0</b>	<b>22,980</b>
<b>Total Personnel Expense</b>	<b>11,490</b>	<b>11,490</b>	<b>0</b>	<b>22,980</b>
<b>Operating Expenses</b>				
Accounting Software	420	420		840
Advertising	900	900		1,800
Auditing Services	3,100	3,100		6,200
Cleaning Services	765	765		1,530
Computer Software/Hardware	4,881	4,881		9,763
Conference/Training	400	400		800
Copier Lease/Maintenance	875	875		1,751
Dues/Membership	310	310		620
Insurance	1,576	1,576		3,152
IT Services	750	750		1,500
Misc Expenses	400	400		800
Office Supplies	300	300		600
Outreach	450	450		900
Payroll Expense	739	739		1,479
Postage	325	325		650
Rent	5,136	5,136		10,272
Telephone	1,547	1,547		3,095
Travel	250	250		500
Website	300	300		600
<b>Total Operating Expenses</b>	<b>23,425</b>	<b>23,425</b>	<b>0</b>	<b>46,851</b>
<b>Total Expenses</b>	<b>34,915</b>	<b>34,915</b>	<b>0</b>	<b>69,831</b>
<b>Reserves</b>	<b>57,710</b>	<b>57,710</b>	<b>24,067 #</b>	<b>139,486</b>

**San Miguel Regional Housing Authority  
Comparison FY 21 & FY 22**

	<u>2021 Budget</u>	<u>2022 Draft</u>	<u>2021 vs 2022</u>
<b>Funding</b>			
Section 8	16,350	24,067	7,717
San Miguel County	92,625	92,625	0
Town of Telluride	92,625	92,625	0
Town of Mountain Village	92,625	-	(92,625)
<b>Total Funding</b>	<u>294,225</u>	<u>209,317</u>	<u>(84,908)</u>
<b>Expense</b>			
<b>Payroll Expenses</b>			
Position 1	188,000	-	(188,000)
Position 2		-	0
PERA	26,696	-	(26,696)
Medicare	2,726	-	(2,726)
Health Insurance	31,737	22,680	(9,057)
SUTA	564	-	(564)
Worker's Comp	600	300	(300)
<b>Total Payroll Expenses</b>	<u>250,323</u>	<u>22,980</u>	<u>(227,343)</u>
<b>Operating Expenses</b>			
Accounting Software	840	840	0
Advertising	900	1,800	(900) <i>In event of lottery</i>
Auditing Services	6,200	6,200	0
Cleaning Services	0	1,530	(1,530) <i>Incl in Rent 2021</i>
Computer Software/Hardware	8,101	9,763	(1,662) <i>added legal signature</i>
Conference Training	900	800	100
Copier Lease & Maintenance	1,500	1,751	(251)
Dues & Memberships	620	620	0
Insurance	3,152	3,152	0
IT Services	0	1,500	(1,500) <i>Incl in Website 2021</i>
Misc. Expense	763	800	(37)
Office Supplies	500	600	(100)
Outreach	900	900	0
Payroll Expenses	1,629	1,479	151
Postage	375	650	(275)
Rent	11,802	10,272	1,530 <i>Incl Cleaning 2021</i>
Telephone	2,920	3,095	(175)
Travel	1,000	500	500
Website	1,800	600	1,200 <i>Includes IT 2021</i>
<b>Total Operating Expenses</b>	<u>43,902</u>	<u>46,851</u>	<u>2,949</u>
<b>Total Expenses</b>	<u>294,225</u>	<u>69,831</u>	<u>(224,394) <i>Personnel Costs</i></u>

<b>Reserves</b>	<b>0</b>	<b>139,486</b>
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**Personnel Expenses    FY 2022**

Position 1		0.00	
Position 2		0.00	
PERA	0.00	0.00	14.22% pp
Medicare	0.00		
Health Insurance	22,680.00	\$945 pp	<i>health/dental/vision</i>
SUTA	0.00		
Worker's Comp	300.00		

Total EE Wages	0.00
Total ER Liabilities	22,980.00

**22,980.00**

<b>Operating Expenses</b>		<b>FY 2022</b>		<b>Amount</b>	<b>Allocation</b>
					<b>TOT/SMC</b>
<b>Accounting Software</b>	QB		840	<b>840</b>	<b>420</b>
<b>IT Services</b>	Telluride Bytes		750		
	Masken Solutions		750	<b>1,500</b>	<b>750</b>
<b>Website/Internet</b>		Maintenance/Hosting	600	<b>600</b>	<b>300</b>
<b>General/D&amp;O Ins</b>	Denver Agency Company	D&O/ELP Renewal Policy	2,250		
	The Hartford	Business Owners	902	<b>3,152</b>	<b>1,576</b>
<b>Office Telephone</b>	CenturyLink	Fax	720		
	CenturyLink	Phone	2,400		
	MCI	Long Distance	660		
	SMRHA	Cell	600	<b>3,095</b>	<b>1,547</b>
				<i>1/3 THD</i>	
<b>Office Supplies</b>			600	<b>600</b>	<b>300</b>
<b>Advertising</b>	Compliance		750		
	Misc		250		
	Lottery		800	<b>1,800</b>	<b>900</b>
<b>Dues &amp; Memberships</b>	NAHRO		100		
	CMHC		200		
	Housing Colorado		320	<b>620</b>	<b>310</b>
<b>Payroll Expense</b>	Paychex		1,479	<b>1,479</b>	<b>739</b>
<b>Outreach</b>			900	<b>900</b>	<b>450</b>
<b>Misc.Office</b>			800	<b>800</b>	<b>400</b>
<b>Copier Lease &amp; Maint</b>	ImageNet Consulting LLC	Qtrly Service Fee	1,702		
	DeLange	Lease	1,800	<b>1,751</b>	<b>875</b>
				<i>1/2 THD</i>	
<b>Office Rent</b>	Telluride Housing	Rent/Storage	10,272	<b>10,272</b>	<b>5,136</b>
<b>Office Cleaning</b>	Alex Carpet	Cleaning	3,060	<b>1,530</b>	<b>765</b>
				<i>1/2 THD</i>	
<b>Postage</b>	Pitney Bowes	Postage	650		
	Pitney Bowes	Meter Lease	0	<b>650</b>	<b>325</b>
<b>Computer/Software</b>	Laptops/Computer		2,500		
	Misc Accessories		500		
	Microsoft Office 365		720		
	Kintone		900		
	Formstack		4,320		
	Masken/Mail Chimp		420		
	Zoom		403		
	Misc			<b>9,763</b>	<b>4,881</b>
<b>Audit</b>	Blair & Associates		6,200	<b>6,200</b>	<b>3,100</b>
<b>Training</b>	Conference		800	<b>800</b>	<b>400</b>
<b>Travel</b>	Conferences/Section 8		500	<b>500</b>	<b>250</b>
<b>TOTAL EXPENSES</b>				<b>46,851</b>	<b>23,425</b>
					<i>46,851</i>

**San Miguel Regional Housing Authority**  
**Approved Budget**  
**FY 2021**

**Funding**

Misc Income	
SMC Excep Fee	
Sec 8 O & P	16,350
SMC O & P	92,625
Town of Telluride O & P	92,625
Town of Mtn Village O & P	92,625

**Total Funding** 294,225

**Expense**

**Payroll Expenses**

Admin Assistant	25,000
Rental Housing Manager	-
Local Housing Prog Spec	-
Executive Director	95,000
Housing Manager	68,000
Section 8 Manager	-
PERA	26,696
Medicare	2,726
Health Insurance	31,737
SUTA	564
Worker's Comp	600
Payroll Expenses - Other	1,629

**Total Payroll Expenses** 251,952

**Operating Expenses**

Office Furniture	-
Accounting Service	840
Website Maintenance	1,800
Internet Security/other Fees	
General/D&O Ins	3,152
Office Telephone	2,920
Office Supplies	500
Postage/Meter rental	375
Bank Charges	
Mileage & Travel Incl Sec 8	1,000
Programs & Education/Outreach	900
Advertising	900
Dues & Memberships	620
Equip.Maint & Repair	
Misc. Office	763
Staff Ed/Training	900
Financial Audit	6,200
Computer Hardware	1,751
Computer Software	6,350
Office Rent	11,802
Professional Fees	1,500

**Total Operating Expenses** 42,273

**Total Expenses** 294,225

Copier



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## SMRHA UPDATES

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### SMRHA Deed Restricted Work

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- An in person educational workshop was held for Telski employees. The 5 attendees were provided a power point presentation on the deed restricted home buying process starting with preparing for homeownership and wrapping up with discussion on the qualifications to purchase a deed restricted unit. Attendees were very engaged and repeatedly expressed the lack of available units. Another issue raised was the inequity in the sale process.
- The SMC compliance check is underway. The initial submission deadline was the week of September 6<sup>th</sup>. The second notice will be issued the week of the 13<sup>th</sup>, with a deadline of September 24<sup>th</sup>.
- There continues to be an excessive amount of deed restricted home sales and refinances.

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### Housing Choice Voucher Program

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- SMRHA continues to work on the issuance of the 16 additional vouchers made available in June. The challenge has been that the waitlist goes back to 2018 and contains several out of state applicants. There has been a significant delay in getting the vouchers issued due to having to reach out to each person on the waitlist, regardless of the amount of time that has passed since the applicant was added. Each person is contacted by email, phone, and mail. Often there is no email and the phone is no longer in service, and the person no longer lives at the address provided. In this situation, the person cannot be removed from the waitlist until the mail is returned as undeliverable and those that are not returned are issued a second notice. If the applicant fails to respond to the second notice, the applicant is removed from the waitlist.

I had a meeting with DOLA to discuss the frustration of not getting vouchers to applicants in SMC. We discussed various strategies which would allow for a more streamlined and efficient process. To avoid the issue of having stale applicants on the waitlist and a significant amount of out of state applicants, SMRHA can purge the wait list at the end of each year. In order to do this, there has to be conspicuous language of our policy. In addition, quarterly or semi-annual checks on applicants can be performed to determine interest on remaining on the waitlist and to purge applicants that cannot be reached.

- Several briefing sessions are being held in Telluride and Norwood for local applicants who are eligible to receive vouchers. To date 7 vouchers have been issued to local residents, with only 2 of those residents not currently having housing.

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### SMRHA Administration

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- A draft budget for fiscal year has been provided to provide the Board to evaluate the financial impact on SMRHA resulting from the Town of Mountain Village's withdrawal from the IGA.



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## **San Miguel Regional Housing Authority Board Meetings 2021**

**Miramonte Conference Room  
333 Colorado Ave.  
11:30 A.M.**

January 4, 2021

February 1, 2021

March 1, 2021

April 5 2021

May 3, 2021

June 7, 2021

July 12, 2021

August 2, 2021

September 13, 2021

October 4, 2021

November 1, 2021

December 6, 2021

The Meeting Dates and Times are subject to change as are the Agendas, including the addition of items or the deletion of items at any time. If you are planning to come speak to a specific matter, let the SMRHA Executive Director know by calling 728-3034, ext. 3.

Packet materials are available from the San Miguel Regional Housing Authority by contacting the Executive Director and in the SMRHA Office no later than 24 hours prior to the meeting.