

**THESE MINUTES ARE SUBJECT TO BOARD APPROVAL AT
A FUTURE MEETING**

Joint Board of Education Committee

April 30, 2020

Date: April 30, 2020 – **REMOTE MEETING held**

(To view a recording of this meeting, please visit our website www.reg4.k12.ct.us and select “Remote Meeting Recordings” under the BOARD OF EDUCATION Heading)

A special meeting of the Joint Board of Education Committee was held on Thursday, April 30, 2020 with the following Board Members present:

CHESTER BOARD OF EDUCATION:

David Fitzgibbons, Robert Bibbiani,
Charlene Fearon, Kris Pollock, Tom Englert,
Dale Bernardoni, Kristen Smith, Rebecca
Greenberg-Ellis,

DEEP RIVER BOARD OF EDUCATION:

Paula Weglarz, Missy Campbell, Miriam
Morrissey, Robert Ferretti, Tracy Dickson,
Lenore Grunko, Marc Lewis

ESSEX BOARD OF EDUCATION:

Lon Seidman, DG Fitton, Loretta McCluskey,
Nancy Johnston

REGION 4 BOARD OF EDUCATION:

Kate Sandmann, Jennifer Clark, Paula Weglarz,
Jane Cavanaugh, DG Fitton, Rick Daniels, John
Stack

CALL TO ORDER

Supervision District Committee Chair Kate Sandmann called the meeting to order at 6:00 p.m.

The Chairs of the Chester, Deep River, Essex and Region 4 Boards of Education called their respective Boards to order at 6:00 p.m. (some members had technical difficulties in being heard during roll call, but later confirmed their presence through other methods and were recorded as present).

Superintendent White started by thanking all of the different groups of district employees for their ongoing efforts throughout the building closures.

Superintendent White and Assistant Superintendent Martineau shared an update on the status of the districts since the March 13th COVID-19 related school closure and in particular with Distance Learning or E-Learning (see attached presentation). BOE members were able to ask questions.

There was a time for public comment. No comments were made.

Joe Spurgeon, of Lindberg & Ripple shared an update on the Region 4 Medical Insurance Fund (see attached presentation). BOE members were able to ask questions.

There was a time for public comment – no comments were made.

ADJOURNMENT:

On motion duly made and seconded, all Boards unanimously VOTED to adjourn at approx. 7:25 p.m.

A close-up photograph of a blue ballpoint pen lying diagonally across a blue, textured notebook. In the background, a tablet computer is visible, displaying some text that is out of focus. The scene is set on a wooden desk.

E-Learning Site for Region 4

Chester, Deep River, Essex, and Region 4 Schools

Remote, E-Learning

E-Learning Update Joint Board of Education April 30, 2020

Timeline and Communication

February 28: Early communications regarding rapidly evolving situation with Covid-19

March 9th & 10th: Communication regarding Covid-19 Updates and Impact on School Activities and Events

March 13th: Notification of School Closure Due to Covid-19 (April 20, 2020)
Transition to Distance Learning Plan

March 17th: Grab & Go Meal Service for Students implemented

March 19th: Communications regarding upcoming transition from Distance Learning Plan to Remote, E-Learning
Launch of District Website for E-Learning to centralize information
Chromebook distribution and technology access/issues support begins.

March 23rd: Remote, E-Learning begins in Chester, Deep River, Essex and Region 4 Schools

March 30th: E-Learning Update Communications (180 Day Waiver, April vacation, last day of school)

March 31st: E-Learning Update Communication (attendance, progress reports, 3rd Quarter report cards, standardized testing changes)

April 14th: E-Learning and School Calendar Communication (Extended School Closure Update May 20, 2020)

April 20th: E-Learning Update and Parent/Guardian Feedback Survey
Teacher Feedback Survey

Week of May 4th: E-Learning Update Communication (feedback, grading, assessing, end of year activities)

Food Service- Grab & Go Meals

REGIONAL SCHOOL DISTRICT NO. 4
CHESTER • DEEP RIVER • ESSEX

Brian J. White
Superintendent of Schools
bwhite@reg4.k12.ct.us



Kristina Martineau, Ed.D.
Assistant Superintendent of Schools
kmartineau@reg4.k12.ct.us

Sarah Smalley
Director of Pupil Services
ssmalley@reg4.k12.ct.us

March 16, 2020

Dear Region 4 Families,

Beginning Tuesday, March 17, we will be providing a "Grab and Go" meal service to all students in each of our towns. There are no income requirements and any student from Chester, Deep River, Essex, and Region 4 Schools may participate in this food service while school is closed. Two meals a day will be available Monday through Friday. Meals will be served as bagged lunches and include a 2nd bag with breakfast items for the following day. Meals will be provided between the hours of 11:30 a.m and 12:30 p.m. at the following locations in the pick up and drop off area of each school:

Chester Elementary School
Deep River Elementary School
Essex Elementary School

Please check your email and our Region 4 Schools website for updates: <http://www.reg4.k12.ct.us/>. During this period of school closure, we are committed to ensuring that there is food security for all of the children in the communities we serve.

Sincerely,

A handwritten signature in black ink, appearing to be 'B. White'.

Brian J. White
Superintendent of Schools

A handwritten signature in black ink, appearing to be 'T. Peterlik'.

Thomas Peterlik
Director of Food Services

Weekly participation rates:

Week 1 (3/17-20): 684 meals

Week 2 (3/23-27): 1070 meals

Week 3 (3/30-4/03): 1052 meals

Week 4 (4/6-4/9): 750 meals (vacation week)

Week 5 (4/13-17): 866 meals

Week 6 (4/20-4/24): 1256 meals

State Funding/Reimbursement:

We are getting reimbursed a flat rate for meals (breakfast and lunch) which includes food and labor.

What is E-Learning?

There are two models for e-learning: [synchronous](#) and [asynchronous](#). Chester, Deep River, Essex, and Region 4 Schools will utilize a hybrid approach that integrates both synchronous and asynchronous teaching and learning strategies to meet the needs of all of our students, families, and staff during this extended school closure. This hybrid model will provide meaningful, engaging learning opportunities for our students in a flexible, adaptable mode of instruction and learning. This will allow our students and teachers to stay connected and interactive, while also being sensitive to the complexities and challenges of remote, e-learning for each family situation.

Digital Citizenship and E-Learning

Our e-learning experiences are aligned to content-area standards and developed in the spirit of a hybrid [synchronous](#) and [asynchronous](#) learning model, which allows students to work at their own pace to give them time to think, process, organize, and respond in a virtual classroom environment. Our teachers will recommend daily and weekly schedules to keep our students on track, but there is flexibility in how students and families create their own schedules to meet learning needs. Students are encouraged to:

- establish daily routines;
- find a learning space in the home to focus on and engage in e-learning daily;
- balance screen time and non-screen time activities;
- take breaks; and
- integrate movement and exercise into their daily schedule.

As our students fully immerse themselves in remote, e-learning at home, they are expected to continue to comply with district expectations outlined in our [District Acceptable Use Policy](#) and our expectations related to digital citizenship as described in

ISTE Technology Standards for Students :

"Students recognize the rights, responsibilities, and opportunities of living, learning, and working in an interconnected digital world, and they act and model in ways that are safe, legal, and ethical."

What Does E-Learning Look Like in Pre-School and Transitional Kindergarten?

Ongoing and consistent collaboration with parents is necessary to provide and reinforce skills outlined within individual educational plans, especially at this level. Teachers and therapists communicate daily with parents to provide support and increase student success during E-learning.

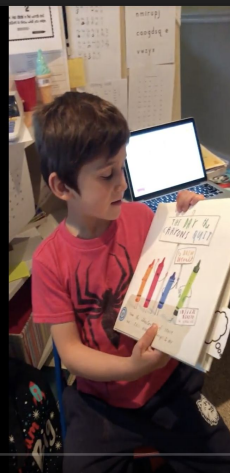
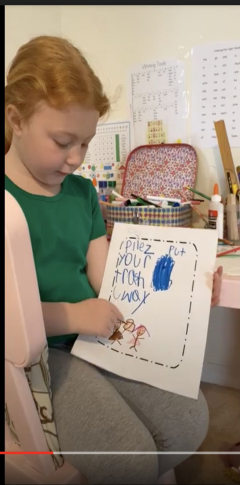
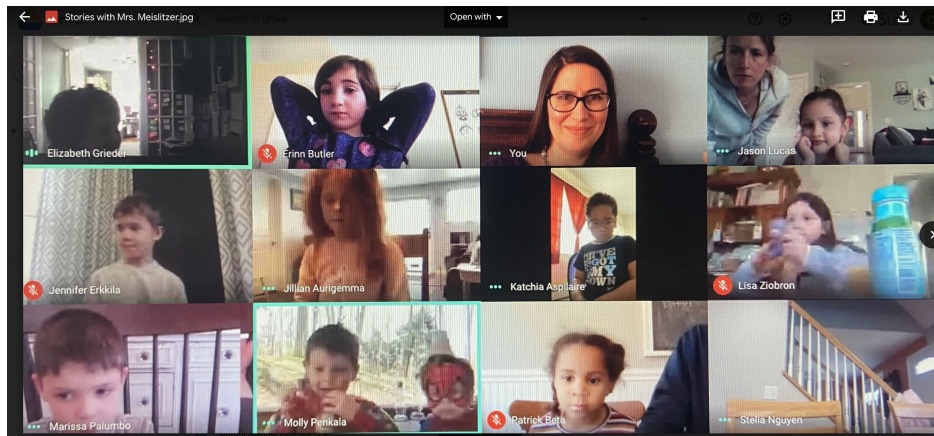
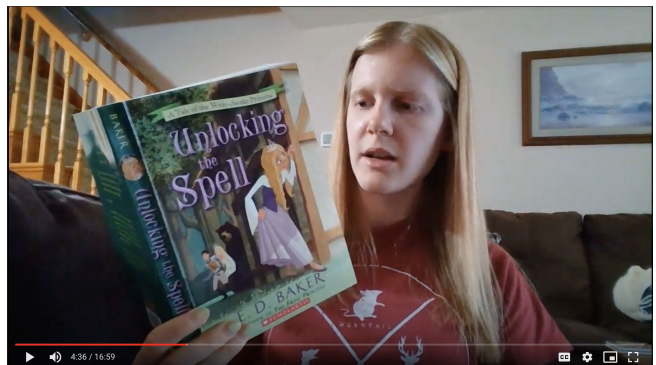
The Preschool Team is using familiar materials/graphs/charts/tables, in highly visual lessons that are at the edge of student emerging understanding to introduce new learning.

Teachers use SeaSaw as an online platform for students

- Materials delivered or mailed to student homes
- Daily math and reading lessons recorded and available to access asynchronously. Individualized differentiated instruction provided to each student/family.
- OT/PT activities provided via individual student Google Classrooms
- Speech and language sessions via google meet or google classroom. Parent coaching (for reinforcement) provided simultaneously.
- Behavior support page created by BCBA
 - Provides parent education and support for E-Learning
 - Tips to manage/sustain student behavior on the E-Learning Platform
- Paraeducators provide recorded read alouds, 'mindful minutes' and cooking lessons to teachers for individual students
- Social check in's via Google Meets
- Links to extension activities and games appropriate to student needs provided

What Does E-Learning Look Like K-6?

- Use of Google Classroom Suite for all Teachers:
 - Daily Check-In with Classroom Teachers supported by recorded videos from teacher and principals.
 - Assignments for the Day/Week are posted - Reading, Math, Writing, Science and Social Studies. Recorded mini-lessons for the Choose Love Social & Emotional Program are also integrated.
 - Weekly assignments are posted by all specialist teachers supported through recorded videos and additional digital support material.
 - Lessons and tasks are designed to be grade level appropriate while taking into account rigor and equity for all families.
 - Formative Assessment Practices are promoted.
- Communication, Collaboration, and Engagement:
 - Google Meet is used for office hours, instruction (small and large group) and individual support. Additional pre-recorded lessons are also used to support different family needs.
 - Administration, Teachers, Special Education, Case Managers, and Para-Educators reaching out directly to families.
 - Weekly grade level team meetings are held via Google Meets to support collaborative practice and target individual family support needs.
 - Ongoing social and emotional support for families and students.



The Busy Bees' Online Classroom



With Mrs. McKenna
and
Mr. Orfao

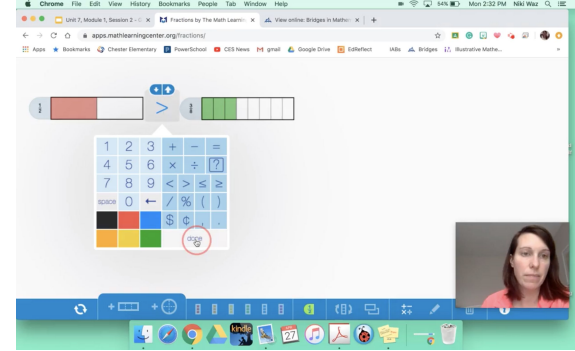
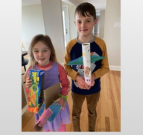
Week 5 ~ Day 1



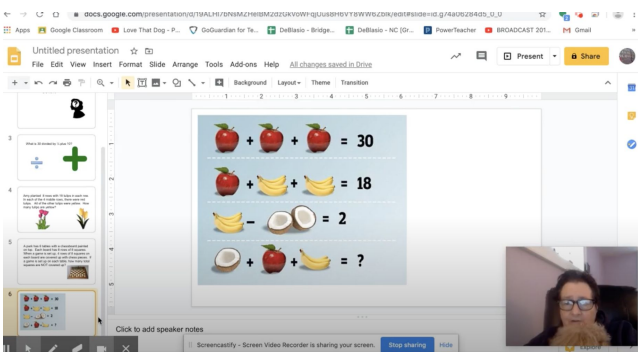
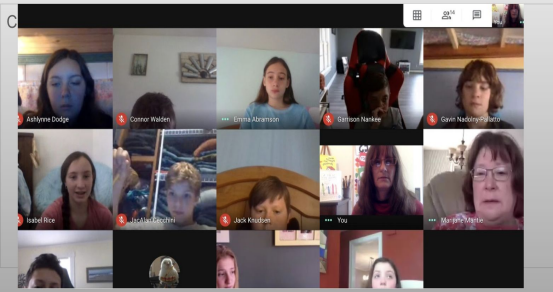
Sculpture K-1



Kindergarten: "What is sculpture?"

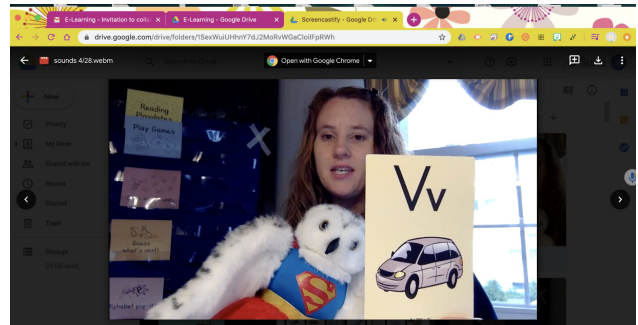


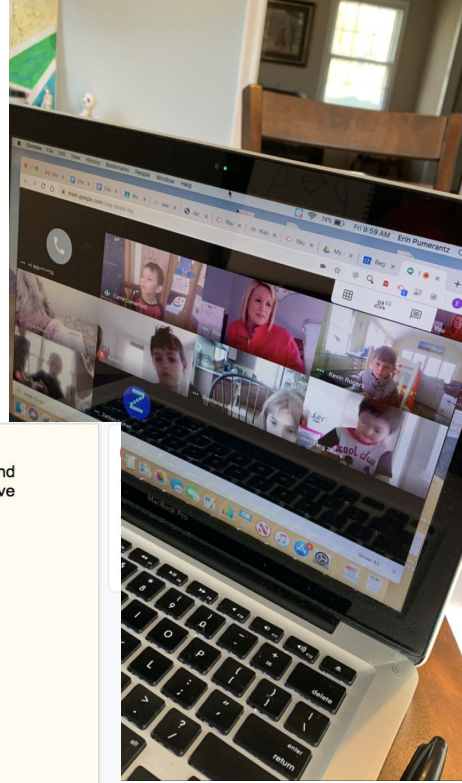
Google Meet Connections (Thanks 6th Grade)



Outdoor Activities Suggestions

- Go for a walk or run
- Play tag with family
- Play frisbee
- Play catch
- Play scavenger hunt
- Play hopscotch
- Help an adult wash the car
- Help an adult vacuum the house
- Create an obstacle course on the backyard
- Go for a hike
- Go for a bike ride
- Play backyard bowling
- Play "Simon Says"
- Plant flowers





Click in the space and you can type your responses.

Nature Journal Observation Sheet

Your Name: Amelia Athay **Today's Date:** Tue Apr 28 **Your Location:** Tilley Pratt Pond Nature Preserve

Describe the weather:

It is very windy, sunny with a few clouds.

What do you see around you?

Around me, I see trees, rocks, dirt, and a tiny sliver of a glimpse of water in the distance.

What do you hear?

I hear birdsong, the wind as it messes up my hair, and the sound of a chainsaw somewhere in the distance.

What do you smell?

I smell what smells a bit like salt water!

Choose something to study...a bird, a bug, a mammal, a plant.

Describe it in as much detail as you can here and then sketch it.

I see wood that's BLUE inside! That's right! BLUE! Or maybe it's green. Regardless, it's this little bit of a stick! I wonder how it got this way! Could it be something about the water the tree took up from the soil? After all, wouldn't you think that some chemicals would do that? Or could it be some mineral from the earth? I am left befuddled.

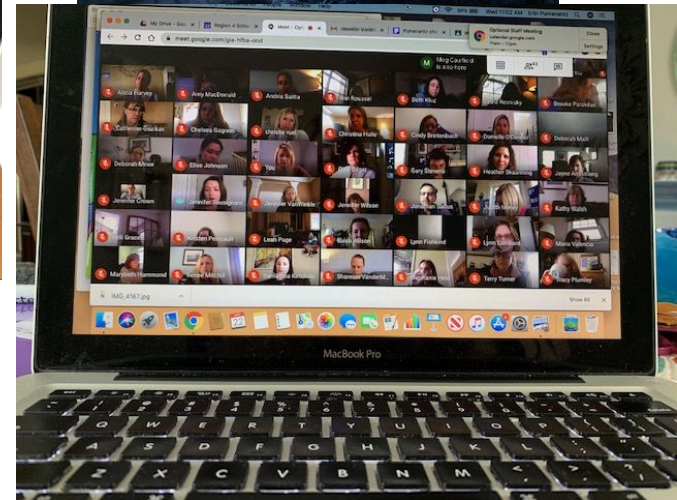


Dear Friends,

Today is Tuesday, April 28, 2020.

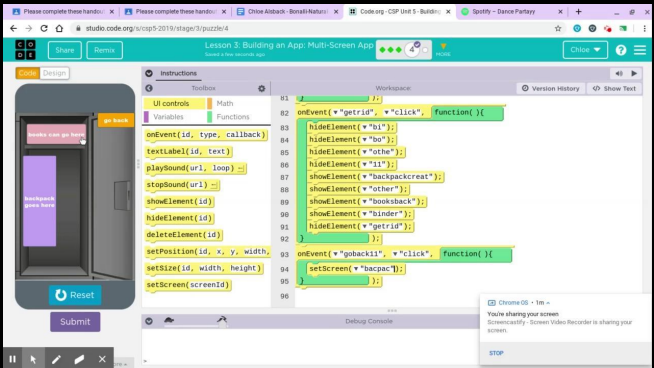
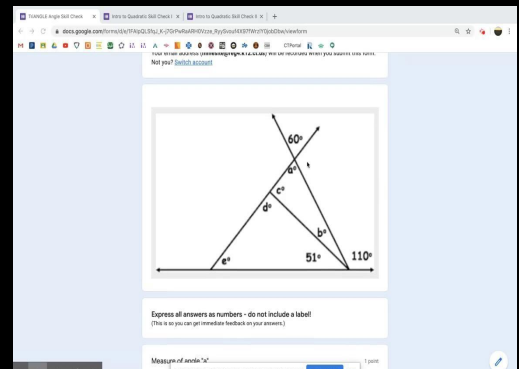
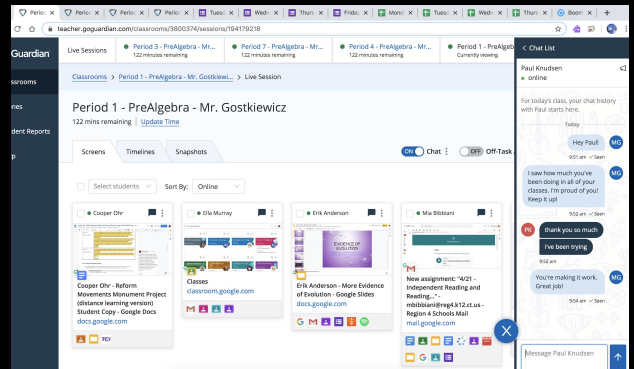
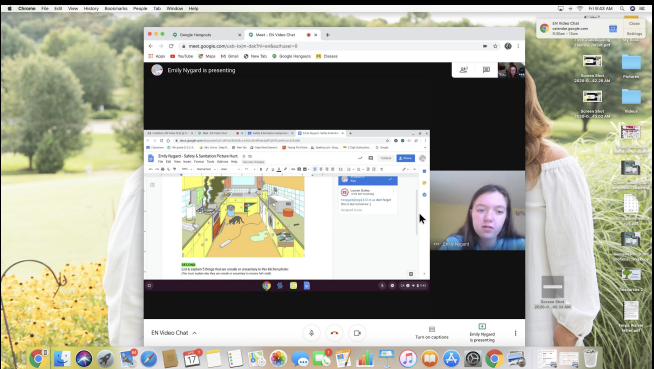
Today would be an A-day...Mrs. O'Connor's class would have Art and Mrs. Parakilas' class would have Music. We will start a new poster in reading today!

Love, Mrs. O'Connor & Mrs. Parakilas



What Does E-Learning Look Like Grades 7 & 8?

- A continuation of the most important routines and supports
 - Morning News each day
 - Weekly Student Assistance Team Meetings to support struggling students
 - Team and Department Meetings on an alternating, weekly basis
 - School Leadership Meetings
 - Student Leadership Meetings
- Consistent reflection on appropriate pacing of assignments
- A focused approach on key curriculum standards
 - Most effectively shared via E-Learning
 - Most important for moving forward in curriculum and grade level
- Support plans, modifications, accommodations for any student in need
- Sharing of effective methods of interactive, engaging, real time instructional practices
- Multiple methods of instruction, feedback and support
 - Daily and weekly assignment schedules
 - “Screencastify” lessons (recorded for later viewing when necessary)
 - Google Meet Groups
 - Teacher “office hours” via Google Meet
 - Para “Google Meets” to support students with identified needs
 - Recorded video lessons
 - Recorded Teacher Read Alouds with checks for understanding and connections to curriculum standards
 - Google Form Assessments
 - Check-ins with students who share their screen in order to be provided with real time feedback



DISTANCE LEARNING CALENDAR				
ASIA GRASPS PROJECT - MARCH 23 - APRIL 27				
<p>March 23</p> <p>Step 1 - Read</p> <p>project materials and provide me with any questions via your Asia Organizer</p>	<p>24</p> <p>Step 2 - Asia Reading Log</p> <p>Your goal as you read through these modules is to select a topic of interest that you can turn into your GRASPS project.</p> <p>Continue to read through Modules 15, 16, 17, and 18.</p> <p>HW: Complete Asia Reading Log - due by end of day on Friday, March 27</p>	<p>25</p> <p>Step 2 - Asia Reading Log</p> <p>Your goal as you read through these modules is to select a topic of interest that you can turn into your GRASPS project.</p> <p>Continue to read through Modules 15, 16, 17, and 18.</p> <p>HW: Complete Asia Reading Log - due by end of day on Friday, March 27</p>	<p>26</p> <p>Step 2 - Asia Reading Log</p> <p>Your goal as you read through these modules is to select a topic of interest that you can turn into your GRASPS project.</p> <p>Continue to read through Modules 15, 16, 17, and 18.</p> <p>HW: Complete Asia Reading Log - due by end of day on Friday, March 27</p>	<p>27</p> <p>Step 2 - Complete Asia Reading Log/Select Topic</p> <p>Finish your Asia Reading Log and re-read the Asia GRASPS Project document to help you select a specific topic for your project.</p> <p>HW: Complete Asia Reading Log and Select your Topic!</p> <p>Reading Log due date extended!</p>
<p>30</p> <p>Step 3 - Fill in the GRASPS Project document</p> <p>Today I'd like you to fill in the information on your GRASPS project form so that I can OK your preliminary project idea.</p> <p>Goal: Inform</p> <p>Role: ?</p> <p>Audience: ?</p> <p>Situation/Topic: ?</p> <p>Product: ?</p> <p>Success!</p> <p>HW: project idea approved?</p>	<p>31</p> <p>Step 4 - Project approved? If so, transfer textbook notes from Asia Reading Log to your Asia Organizer</p> <p>Step 5 - Develop Research Questions</p> <p>All notes should go into your organizer!</p>	<p>April 1</p> <p>Step 5 - Develop Research questions</p> <p>Step 6 - Begin Additional Research Beyond Textbook</p> <p>I will be checking your organizer to be sure you're making some progress!</p>	<p>2</p> <p>Steps 7 - 9 - Continue research</p> <p>All additional notes should be put into your Asia Organizer!</p>	<p>3</p> <p>Steps 7 - 9 - Continue research</p> <p>Finish your research and notetaking.</p> <p>Start thinking about what your final project will look like and begin to formalize a plan for completion.</p> <p>Take a look at the GRASPS Project Rubric. Be sure to use the rubric as your guide to make sure you've covered your topic</p>



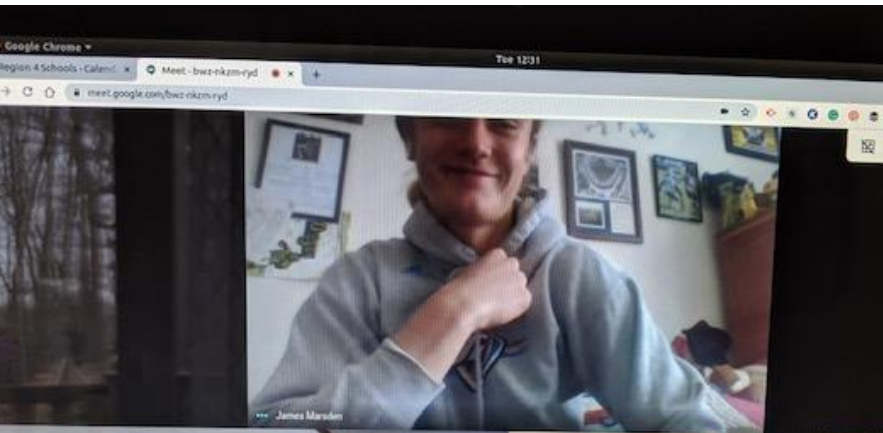
What Does E-Learning Look Like Grades 9-12?

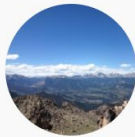
Support for Students and Teachers

- Student Assistance Team Meetings (SAT) - counselors, related service personnel, and administration) discuss and determine support for struggling students
- Special Education Meetings - discuss specific students with IEPs, determine and deploy resources to properly support
- Department Meetings - alignment with written curriculum, pacing, differentiation, sharing best practice
- Valley Leadership Team (VLT) - department coordinators and administration discuss feedback, priorities and assess how each department is progressing towards curriculum standards
- Faculty Meetings - ensure important routines, practices, and procedures are being followed, answer questions, reflect on current practice and determine if changes or adjustments must be made
- Office Meetings - develop and review communication, adhere to important dates, process reports, conduct mailings, ensure operations continue

Instruction, feedback and support

- Daily and weekly assignment posted on Mondays through Google Classroom
- Lessons recorded via “Screencastify” or Google so that they can be reviewed later by students
- Classroom Google Meet to answer questions and reinforce material, clarify assignment expectations
- Google Meet used or phone calls with individual students who need one on one support
- Special education teachers or para educators utilize “Google Meets” or Phones to support students with identified needs
- Recorded Teacher Read Alouds with checks for understanding and connections to curriculum standards
- Utilize Edulastic and Google Forms to assess as well as other Google products (slideshows, docs, sheets)
- Email communication to provide feedback among other ways of commenting through the various technology platforms





Margaret Kimmett

2 subscribers

CUSTOMIZE CHANNEL

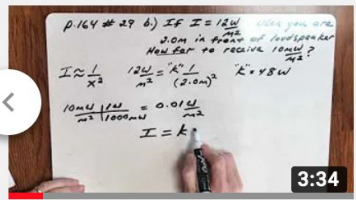
YOUTUBE STUDIO

- HOME
- VIDEOS
- PLAYLISTS
- CHANNELS
- DISCUSSION
- ABOUT
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APPROVE

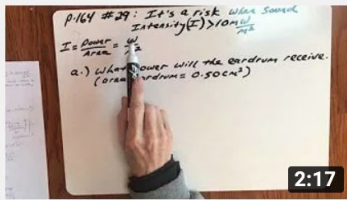
Uploads  PLAY ALL



3:34

IB Physics p 164 29 b

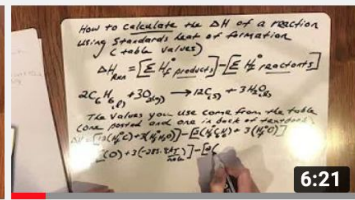
15 views • 3 weeks ago



2:17

IB Physics p 164 #29 a

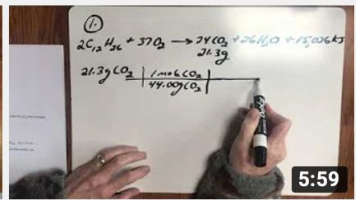
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6:21

Calculating delta H from
standard enthalpies of...

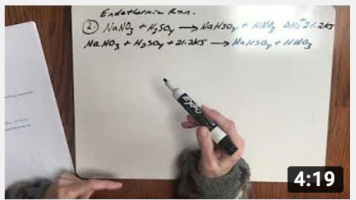
11 views • 3 weeks ago



5:59

Thermochemical Equation
Practice #1

5 views • 3 weeks ago



4:19

Thermochemical Equation
practice #2

4 views • 3 weeks ago

Considerations

- Getting the balance just right for all students
- Engagement and participation
- Fostering Sense of School Community
- Social and Emotional Wellness (students and staff)
- Assessing student learning
- Progress reports and report cards

E-Learning Feedback Survey Results

Chester, Deep River, Essex, and Region 4 E-Learning Feedback Survey

Dear Families,

Thank you for your patience, flexibility, and feedback over the last few weeks as we transitioned to remote e-learning for Chester, Deep River, Essex, and Region 4 Schools. We are committed to providing meaningful, engaging, and high quality educational opportunities for all of our students during this e-learning experience. In the spirit of continuous improvement, your input is essential to us and will guide how we improve e-learning experiences for our students and support our families as we move forward.

Please complete one survey per child to help guide us with specific information by grade. Your responses are anonymous. Please submit your survey by Monday, April 27, 2020.

As always, please reach out directly if you have any questions. Thank you for your time and insights.

Wishing you all health and wellness,

Kristina Martineau, Ed.D.
Assistant Superintendent of Schools
Chester, Deep River, Essex, and Region 4 Schools
kmartineau@reg4.k12.ct.us

725 Responses



Feedback Themes from Open Ended Questions

- Support and Positive Feedback to School Community
- E-Learning at home -circumstances, challenges and complexities
- Instructional Feedback
- Interactive Classrooms (Academic and Social)
- Assessing, Grading, and Reporting
- Communication
- Workload and Pacing

On-Going Considerations and Focus

- End of Year Activities
- Assessing and Grading
- Academic Intervention and Support
- Social and Emotional Needs and Support

Next Steps

- Communication regarding end of year activities, grading/assessing and survey results
- Student Survey Grades 5&6, 7&8, and 9-12
- Feedback and Continuous Improvement
- Planning teams (building level and district level) for extended school closure scenarios



Regional School District #4 Joint Board of Education

April 30, 2020

Presented by Lindberg & Ripple, Inc.

Joe Spurgeon

Discussion Items

- Claims Update
- Impact of Towns Leaving Plan
- Budget Increase & Supplemental Reserve Funding
- Future Planning
 - Continued Ongoing Review
 - Market Study/RFP
 - Funding Alternatives

Coronavirus

- As of Today No Reliable Cost Factors That Can Predict the Impact of the Coronavirus On Any One Client
- Financial Impact to Any Client Will be Based on the Number of and Severity of Coronavirus Cases Incurred
- Most Self-Funded Clients Are Not Changing Budget Projections for YE 19-20 or 20-21
- Instead Choosing to Rely on Reserves to Absorb Claims Over Budget Due to the Coronavirus
- Remainder of 19-20 Could be Lighter than Expected if RSD 4 Does Not Incur Costly Coronavirus Related Claims (as many “elective” procedures have been put off beginning in March and we are seeing some decline in Urgent and ER Services)
- Most of Those Procedures are Being Deferred Not Canceled and Will Likely be Scheduled in the Future
- For RSD 4, As you Are in the Process of Rebuilding Reserves, We Will Want to be Diligent and Monitor Claims and Reserve Levels Closely

Regional School District #4

Running Claim History

Net Paid Claims by Month ⁽¹⁾

	<u>2015 - 2016 ⁽¹⁾</u>	<u>2016 - 2017</u>	<u>2017 - 2018</u>	<u>2018 - 2019</u>	<u>2019 - 2020</u>
July	\$ 502,261	\$ 435,380	\$ 367,551	\$ 436,675	\$ 485,185
August	\$ 355,500	\$ 466,209	\$ 408,708	\$ 625,078	\$ 580,281
September	\$ 383,398	\$ 317,655	\$ 602,439	\$ 247,541	\$ 565,778
October	\$ 543,371	\$ 473,219	\$ 435,533	\$ 564,373	\$ 526,043
November	\$ 551,386	\$ 351,555	\$ 412,015	\$ 651,844	\$ 505,642
December	\$ 698,563	\$ 420,894	\$ 376,020	\$ 418,723	\$ 447,518
January	\$ 469,138	\$ 579,360	\$ 331,978	\$ 499,490	\$ 547,863
February	\$ 665,090	\$ 495,577	\$ 603,190	\$ 545,905	\$ 417,655
March	\$ 594,559	\$ 461,165	\$ 527,577	\$ 386,629	\$ 561,220
April	\$ 478,907	\$ 546,535	\$ 409,867	\$ 602,769	\$ -
May	\$ 539,650	\$ 498,805	\$ 658,902	\$ 852,946	\$ -
June	<u>\$ 284,194</u>	<u>\$ 455,708</u>	<u>\$ 563,249</u>	<u>\$ 664,813</u>	<u>\$ -</u>
 TOTAL	 \$6,066,017	 \$5,502,062	 \$5,697,027	 \$6,496,787	 \$4,637,184
Per Month	\$ 505,501	\$ 458,505	\$ 474,752	\$ 541,399	\$ 515,243
 Average Contracts	 366	 359	 348	 334	 323
 Average Members	 840	 803	 784	 753	 739

Regional School District #4 Medical, RX and Dental Claims Projections vs Actual

						YTD Thru March '20
	July-June 2015 - 2016	July-June 2016 - 2017	July-June 2017 - 2018	July-June 2018 - 2019	July-June 2019 - 2020	
I. Carrier Values						
Expected Claims	\$5,484,948	\$6,371,832	\$5,901,828	\$6,308,904	\$6,490,548	
Expected Plan YTD					\$4,867,911	
Actual Claims						
Gross Claims:	\$6,219,512	\$5,550,650	\$6,002,486	\$7,011,468	\$5,081,887	
Excess Claims Over Stop Loss:	<u>-\$153,495</u>	<u>-\$48,588</u>	<u>-\$305,459</u>	<u>-\$514,681</u>	<u>-\$444,703</u>	
Actual Net Claims:	\$6,066,017	\$5,502,062	\$5,697,027	\$6,496,787	\$4,637,184	
Plan Year Differential	\$ 581,069	\$ (869,770)	\$ (204,801)	\$ 187,883	\$ (230,727)	
% Differential	10.59%	-13.65%	-3.47%	2.98%	-4.74%	
Individual Stop Loss Premium	\$441,020	\$470,240	\$489,048	\$509,549	\$579,721	
Individual Stop Loss Level	\$150K	\$150K	\$150K	\$150K	\$150K	
II. Non-Catastrophic/Catastrophic Claims						
Total Employer Paid	\$6,066,017	\$5,502,062	\$5,697,027	\$6,496,787	\$4,637,184	
HDC Employer Paid: ⁽¹⁾	\$1,695,490	\$1,781,293	\$1,693,739	\$3,059,971	\$2,107,117	
Non-HDC Employer Paid:	\$4,370,527	\$3,720,769	\$4,003,288	\$3,436,816	\$2,530,067	
Members:						
Average Total Members:	840	803	784	753	739	
HDC Members:	20	21	19	30	18	
HDC %:						
\$:	27.95%	32.38%	29.73%	47.10%	45.44%	
Members:	2.38%	2.62%	2.43%	3.98%	2.44%	
Non HDC PMPM ⁽³⁾	\$433.58	\$386.13	\$425.79	\$380.30	\$380.52	
Year-Over-Year % Change		-10.94%	10.27%	-10.68%	0.06%	

		YTD Thru March '20				
		July-June 2015 - 2016	July-June 2016 - 2017	July-June 2017 - 2018	July-June 2018 - 2019	July-June 2019 - 2020
III. Additional Data						
Claims Over \$50K Bucketed						
\$50k-75K	\$	\$599,716	\$672,468	\$514,351	\$646,464	\$122,414
	#	10	11	9	11	2
\$75-100K	\$	\$412,894	\$339,284	\$367,688	\$450,035	\$532,664
	#	5	4	4	5	6
\$100-125K	\$	\$239,556	\$341,498	\$211,700	\$209,647	\$129,646
	#	2	3	2	2	1
\$125-150K	\$	\$143,324	\$128,043	\$0	\$553,825	\$272,393
	#	1	1	0	4	2
\$150-175K	\$	\$0	\$154,701	\$171,724	\$502,927	\$503,592
	#	0	1	1	3	3
\$175-200K	\$	\$193,552	\$192,420	\$0	\$396,434	\$0
	#	1	1	0	2	0
\$200-250K	\$	\$0	\$0	\$437,424	\$206,119	\$654,004
	#	0	0	2	1	3
\$250K+	\$	\$259,943	\$0	\$296,311	\$609,202	\$337,106
	#	1	0	1	2	1
Highest Claimant		\$259,943	\$192,420	\$296,311	\$609,202	\$337,106

'15 & '16 Excess Claims For Different
Reporting than Buckted Claims
Results Vary Slightly

(1) HDC = Net High Dollar Claimant (> \$50,000)

Impact of Towns Leaving

•General Impact:

- Towns of Deep River and Essex will Exit Plan on 7/1/20
- 334* Current Total Enrollment (all entities)
- 44* Towns Enrollment
- 290 Remaining as of 7/1/20
- Typically Self-Funded Clients 250 and larger (although some are smaller)
- Will Remain a Credible Group from an Underwriting Prospective

•Claim Impact

- Towns Account for About 13% of Enrollment*
- FYTD thru March Account for About 14% of Net Claims
- FYTD thru March Account for 3 of 18 Claimants Over \$50K
- FYTD thru March Account for 1 of 7 Claimants Over Stop Loss

*Based on Recent Counts from Region

Impact of Towns Leaving

- Short-Term

- Some Short-Term Exposure to Region Due to Towns' "Run-Out" Claims
- Run-Out Claims are Claims Incurred in the Current Fiscal Year (through June 30, 2020) but Paid On or After July 1, 2020
- RSD 4 Will be Liable for Run-Out Claims Paid Next Fiscal Year Up to Stop Loss (\$150K)
- Stop Loss is Based on Date **Paid**---Not Date Incurred
- Stop Loss Resets as of July 1 - Does Not Carry Over From Previous Fiscal Year

- Long-Term

- See Future Planning

Budget Increase & Supplemental Reserve Funding

- Current Budget Base 18.5% is Still Supported
 - Reviewed Claims Thru February and March
 - Based on Current Year Projecting to End at or Near Expected Claims
 - Given Potential for Elective Procedures to Carryover to Next Fiscal Year
- Supplement Reserve Funding \$240,000 is Still Supported
 - Est. Fund Balance of \$600,000 YE 19-20*
 - Covers Estimated Incurred But Not Reported Claims (IBNR)
 - Moderate 19-20 Reserve Target of Approximately \$1.1M (not including IBNR)
 - Leaves \$1.1M in Reserve Need
 - \$240K is Consistent with Most Plans 3-5 Year Approach to Replenish Reserves

*Forecast from Region

Budget Increase & Supplemental Reserve Funding

- Continued Ongoing Review
 - Claims Versus Projected
 - Fund Balance vs Reserve Target
 - Diligent Budgeting
- Market Study/RFP
 - Plan for July 1, 2021
 - Start Process in Fall 2020
 - Likely Participants: Anthem, Cigna, CTCare, and Aetna
 - Self-Funded Group Opportunities:
 - Fees
 - Service
 - Partnership
 - Not So Much Claims
- Funding Arrangements
 - Review Alternate Funding Arrangements: Fully-Insured, Participating Plans